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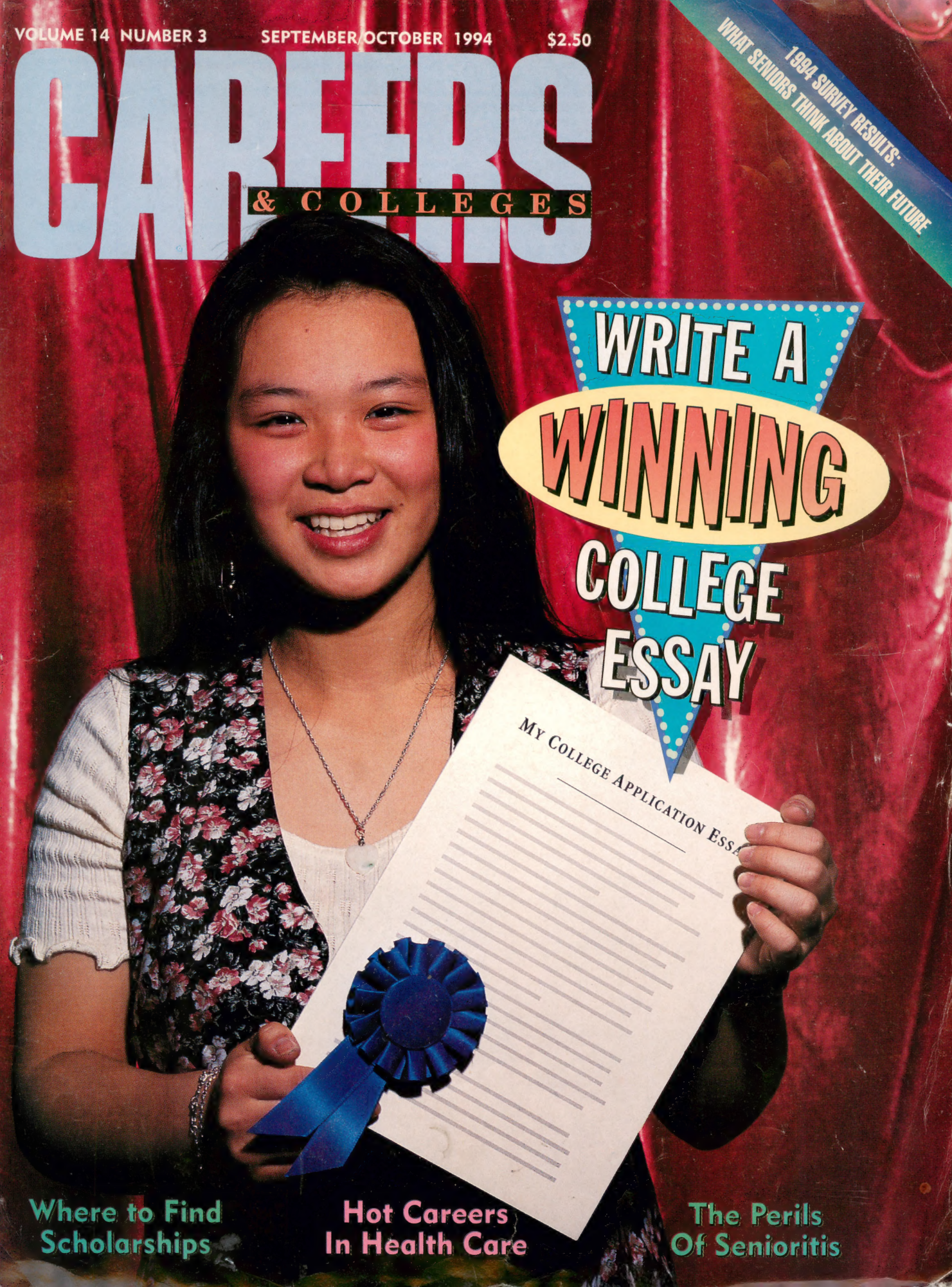

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Volume 14, Number 3 September/October 1994

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ON THE COVER: Jennifer Tam, a senior at Townsend Harris High School, in Flushing, New York, plans to major in engineering or oceanography. She is applying to Duke, Stanford, and Cornell universities. In her college application essay, she plans to discuss her map collection and her desire to travel.

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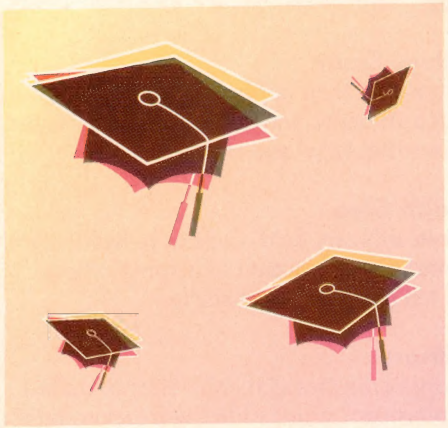
Senior Tremors

What I remember most about my senior year in high school was my level of fear. Using the Richter scale as a gauge, with 2 the harmless low and 8.5 the devastating high, my tremors represented complete annihilation most of the time.

I was terrified about the ACT exam, believing that my entire fate rested on one test score; imagine, two digits could label you a success or a failure. Then there were lengthy college applications with essay questions to be filled out, along with financial aid forms covered with minute, incomprehensible print. My eyes began to blur, and my No. 2 pencil began to shake.



There are a lot of hurdles before graduation, but they all can be conquered.

And then there were my parents to contend with. I mean, if they were going to contribute to the cost of my higher education, they should certainly have a say in my choice of major as well as my choice of college, or so *they* thought. "I'd like to major in journalism," I stated confidently. They looked at each other quizzically. "Oh no," they said, shaking their heads sadly, "there's not much you can do with *that* degree. Besides, journalism jobs don't pay very well." I looked down, my knees began to knock.

I decided to turn to my friends for some comfort and support. I found little. Most had decided to attend two-year or four-year colleges within commuting distance of home. I planned to go away to school and live on campus. Clearly, I had lost my soulmates forever. I began to sweat profusely.

But, gradually, as my senior year got underway, my fears took a backseat to everyday hurdles—pop quizzes, homework assignments, my after-school job. My fears about the future were temporarily forgotten. My tremors began to subside.

Before I knew it, I received my ACT scores in the mail—I wasn't a genius, but I certainly wasn't a failure either. An acceptance letter from college soon followed. A good friend had decided to attend the same school, and we decided to be roommates.

All of a sudden, the land under my feet seemed a lot more stable.

June Rogoznica

June Rogoznica
Editor-in-Chief/Publisher

CAREERS & COLLEGES

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ADVERTISING SALES
Advertising Manager: **Colleen Smith**
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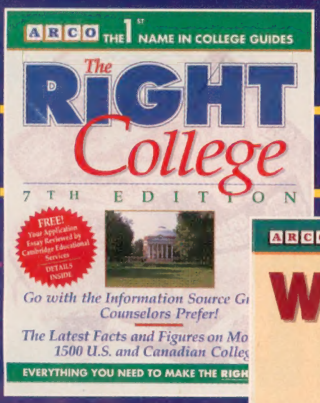
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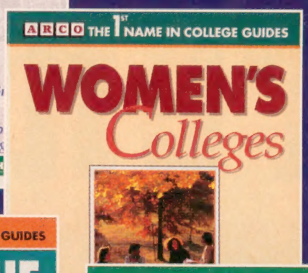

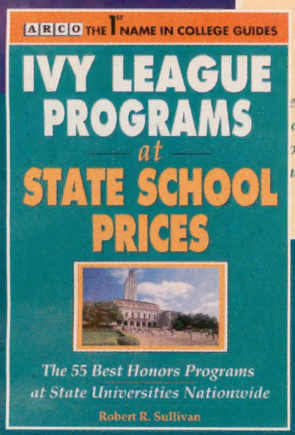
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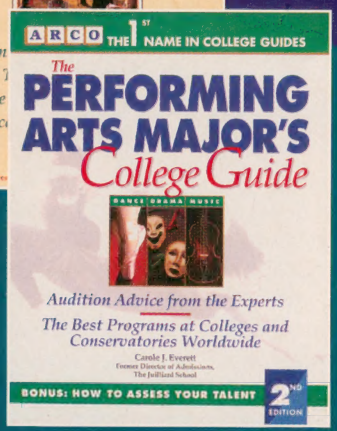
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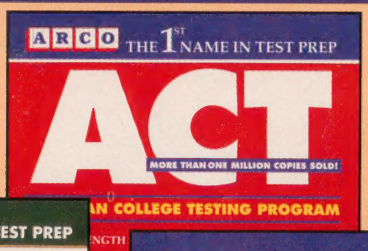

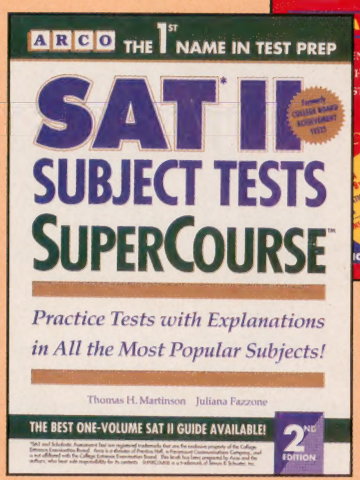
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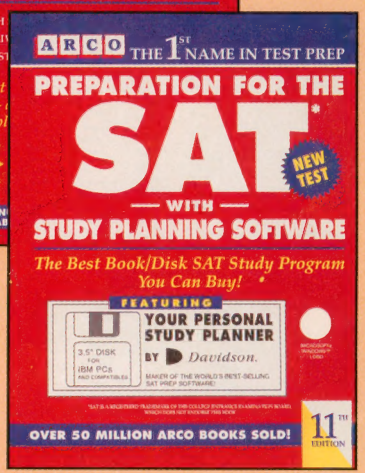
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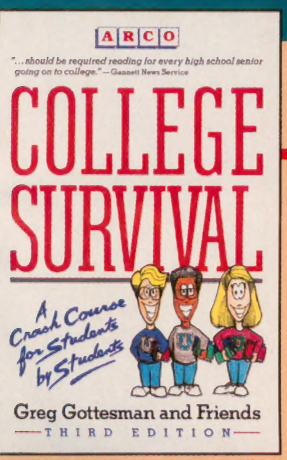
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Tips & Trends

Need-Blind Admission: A policy by which a college admits students regardless of their financial resources. Unfortunately, many colleges can no longer afford to admit students need-blind; more schools are admitting students based on their ability to pay tuition.

Environmental Challenges

The state of our environment is a big concern for today's high school students. More than 350 student teams submitted environmental projects to the Seiko Youth Challenge, a contest that asks ninth- through twelfth-grade students to identify and propose solutions for environmental problems affecting their local communities.

The proposed projects focus on everything from water pollution to smoking in public schools to hazardous waste disposal. Among the submissions:

- Stuyvesant High, in New York City, worked on projects related to air pollution in subway stations, solar energy to power subways, trash on subway tracks, and a mass transit solution for air pollution problems.
- Cascade High, in Cascade, Idaho, explored the use of bat colonies for mosquito control.
- McNicholas High, in Cincinnati, studied the problem of winter-induced potholes.
- Akiva Hebrew Day school, in Lathrup Village, Michigan, developed ideas for an environmentally sensitive automobile.
- Stone Mountain High, in suburban Atlanta, proposed a plan to examine the impact of the 1996 Summer Olympics—which will be held in Atlanta—on their community and Stone Mountain Park.

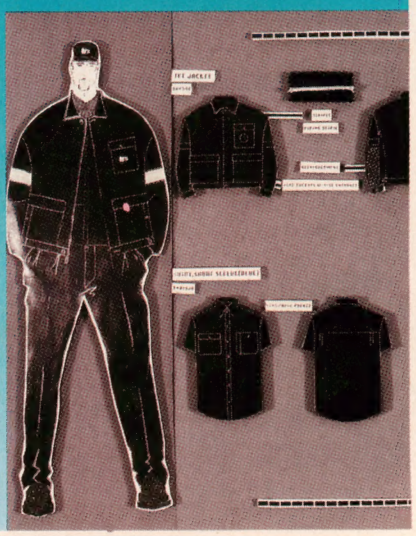
Seiko Corporation of America selects one winner from each of five regions. The winning teams receive college scholarship awards, and their schools receive grants. For more information about how your school can enter the SeikoYouth Challenge, call 800-323-1550.

DESIGNING STUDENTS

When the New York City Transit Authority needed new uniforms for its bus and subway workers, it decided to get advice from some local talent. It turned to the Fashion Institute of Technology (FIT).

FIT, which is based in New York, asked 10 menswear design students and 10 women's wear design students to offer design ideas. The participating students visited work sites and spoke with a cross section of employees to find out what they disliked about their current uniforms and what they wanted in new outfits.

The results of their efforts were displayed at the college this past spring (see sample right). The Transit Authority plans to take the best student designs and use them to develop a new line of uniforms.



MAKE A LASTING IMPRESSION

Assuming you have the ability and willingness to do a job, how can you impress a prospective employer at your next job interview? Sharpen your verbal skills.

More than one-third of executives consider verbal skills even more important than such qualities as experience, appearance, and enthusiasm, according to a survey by Accountemps, a temporary staffing service for the accounting, bookkeeping, and information systems field. "A job candidate may have very strong qualifications, but without the ability to articulate them clearly and concisely in an interview, his or her chances of securing a position are significantly weakened," notes Max Messmer, chairman of Accountemps.

Date Alert

If you're planning to take the upcoming college entrance exams, don't forget to register. The registration dates below indicate the latest date your application may be postmarked.

Registration	Late Registration	SAT I & II Test Date
Sept. 9	Sept. 16	Oct. 8*
Sept. 30	Oct. 12	Nov. 5
Oct. 28	Nov. 9	Dec. 3
Dec. 22	Jan. 4	Jan. 28
Feb. 24	March 8	April 1**
March 31	April 12	May 6
April 28	May 10	June 3

*On this date, the SAT I only is offered in Arizona, California, Florida, Georgia, Hawaii, Illinois, New Jersey, North Carolina, Pennsylvania, South Carolina, Texas, and Virginia.
** SAT I only.

Registration	Late Registration	ACT Test Date
Sept. 23	Oct. 7	Oct. 22
Nov. 10	Nov. 28	Dec. 10
Jan. 6	Jan. 23	Feb. 4*
March 10	March 27	April 8
May 12	May 26	June 10

*No February test is scheduled in New York.

Scholarship Scoop

Here are some interesting scholarships for which you may qualify:

- **The Freedom Forum** offers at least 50 $2,500 scholarships each year for entering college freshmen who plan to study journalism/mass communications at four-year colleges in the United States. Students must complete an application form, which includes writing a 200- to 500-word essay. For additional information and an application form, write Journalism Scholarships Committee, The Freedom Forum, 1101 Wilson Blvd., Arlington, VA 22209. *Deadline is January 31, 1995.*

- **The Independent Accountants International Educational Foundation Inc.** offers up to 20 Robert Kaufman Memorial Scholarship Awards to students who are planning to pursue an education in accounting at recognized academic institutions throughout the world. The awards range from $250 to $5,000. Need is a consideration for the larger awards but is not required. Students with a GPA of 3.5 or higher have a greater chance of receiving an award. For an application, send a self-addressed, stamped envelope to 9200 S. Dadeland Blvd., Suite 510, Miami, FL 33156. *Deadline is February 28.*

- **Tandy Technology Scholars** program awards 100 $1,000 scholarships to seniors enrolled in high school in one of the 50 states. The program recognizes academic performance and outstanding achievements in mathematics, science, and computer science. Each high school can nominate only one student for the scholarship. For more information, contact your guidance counselor or write TCU Station, Box 32897, Fort Worth, TX 76129. *Deadline is October 14.*

- **Wal-Mart Foundation** offers scholarships to high school seniors who live within the advertising area of a Wal-Mart store. (There are more than 2,000 Wal-Mart stores nationwide.) Each store gives one $1,000 scholarship every year. Considerations include academic record, school activities, and financial need. Contact your guidance counselor or local Wal-Mart store for application forms and eligibility information. *Deadline: Each store establishes its own.*

ART: DAVID BAMUNDO

Discovering Scholarship Dollars

BY ANNA LEIDER

For brains, brawn, and background—the range of scholarships is as broad as can be.

With college costs soaring, students have to seek as many forms of financial help as possible to make ends meet. If you'll be heading to college within the next few years, you should not only look into traditional federal, state, and collegiate resources, you should also investigate the varied private scholarships available.

Here, we review some of the major scholarship categories to guide you in your search. In addition to these leads, you can find more scholarship sources by spending a few hours in your high school guidance office or your local public library.

Money in Your Community

Just about every community offers scholarships to its young citizens. For example, Project Excellence awards $250,000 to graduating seniors in the Washington, DC, area. However, there is no central registry for these awards—you must learn about them yourself. Read the local papers. Ask the chamber of commerce about business and corporate scholarships in your region. Ask your guidance counselor for current bulletins from civic associations, PTA chapters, social and professional clubs, fraternal organizations, and patriotic and veterans associations. Also, find out if your community has a Dollars for Scholars chapter by writing Citizens' Scholarship Foundation of America, P.O. Box 297, St. Peter, MN 56082.

Money from Your Parents' Affiliations

Are your parents members of a trade group or association—for example, the National Office Products Association or the Society for the Preservation of Barbershop Quartets? Do they belong to a patriotic, civic, or fraternal association—for example, the DAR (Daughters of the American Revolution), Elks, Lions, or Jaycees? All of these groups offer scholarships, so have your parents get more information from their local chapter or write to the organization's national headquarters. (Addresses are provided in Gale's *Encyclopedia of Associations*, a three-volume resource available at most libraries. The encyclopedia features 20,000 indexed listings of organizations, complete with information on each one's budget, mission, and scholarship possibilities.)

Do either of your parents belong to a union? Teamsters, Fire Fighters, Garment Workers? Nearly every union offers scholarships to the families of its members. For more details, get the *AFL-CIO Guide to Union Sponsored Scholarships and Awards* from the AFL-CIO Publications Office, 815 16th St., NW, Room 209, Washington, DC 20006 ($3 postpaid).

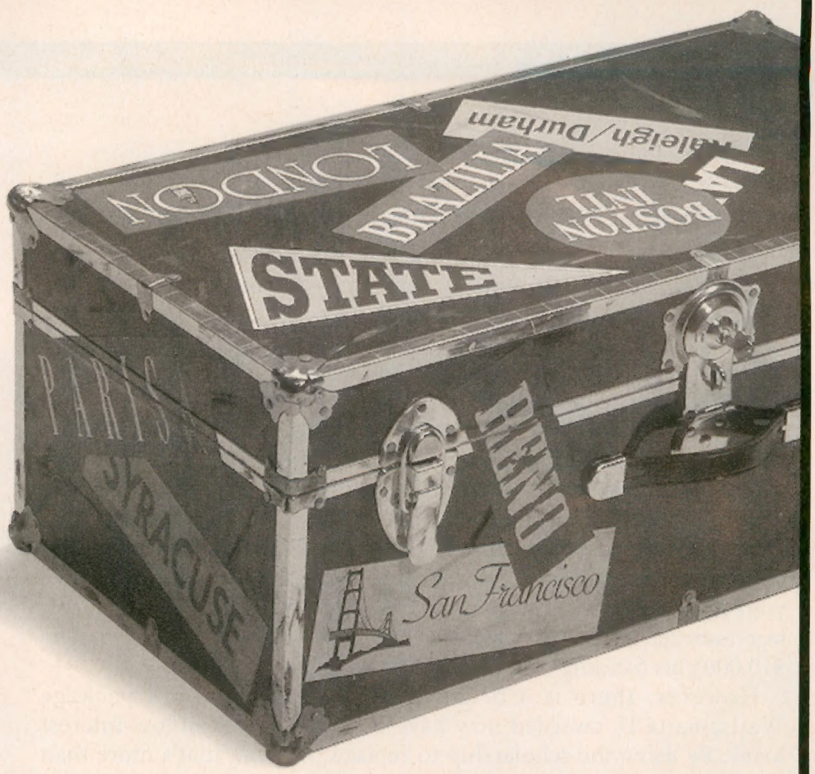
Money from Corporations

Where do your parents work? Big corporations (and some small ones) offer a lot of scholarships to the children of their employees. If mom works for Sears or RJR Nabisco, you can get help. If dad works in the neighborhood diner—it's highly unlikely!

Some corporations, such as Coca-Cola, have awards for high school students other than their employees' children. Coca-Cola offers about 150 scholarships per year, renewable for up to four years (most awards are for $1,000, a few are for $5,000). Applications must be obtained from your high school guidance office. If your counselor does not have any applications, ask him or her to request them from: Coca-Cola Scholars Foundation, 3060 Peachtree Road, NW, Suite 1000, Atlanta, GA 30305. →

ART: JAMES SULLIVAN

WHEN YOU'RE PACKING UP FOR COLLEGE



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Warning: Scholarships Don't Always Reduce Costs

Many people wrongly believe that a private scholarship will automatically reduce the amount they must pay for college. This isn't always the case.

Say your family contribution is determined to be $10,000 and the private college of your choice, Wattsamatta U., costs $25,000. That means you have a need of $15,000, and the college should offer you an aid package to meet that need based on college, state, and federal aid programs. But still you will somehow have to pay $10,000 on your own.

Suddenly, you win a $4,000 scholarship. You say, "Great! Now I only have to pay $6,000!" Wrong.

The way the system really works is this: Colleges take the $4,000 and count it as part of your family's resources, which in effect increases your family contribution to $14,000 and decreases the amount of college-awarded aid you may receive to $11,000. So, you're still paying the $10,000 plus handing over your $4,000 scholarship.

However, there is a bright side. The financial aid package Wattsamatta U. awarded may have included $4,000 in low-interest loans. By using the scholarship to replace the loan, that's more than $4,000 you won't have to repay in loans and interest. Not bad!

Money from Your Affiliations

Students should also investigate any awards that current or former employers may offer. There are awards for newspaper carriers, golf course caddies, and fast-food workers.

Do you belong to any clubs that offer awards? Boy Scouts, DECA, 4-H? Ask your club about scholarship possibilities. The Boy Scouts of America (BSA) publishes the *Directory of Scholarships and Loans*. Write BSA, Learning for Life, 1325 Walnut Hill Lane, Irving, TX 75015.

Finally, what about your nationality? Your ancestry? Your religion? The Japanese American Citizen League, the Kosciuszko Foundation, Sons of Norway, Knights of Columbus, Jewish Community Center, and Jackie Robinson Foundation are just a few examples of scholarship-sponsoring organizations. For example, Latino students should call the nearest LULAC (League of United Latin American Citizens) center, or send a self-addressed, stamped envelope to LULAC National Scholarship Fund, 777 N. Capitol St., NE, Suite 305, Washington, DC 20002.

For information on your specific background, write to groups serving your nationality, or ask your rabbi, priest, or minister. Again, addresses are listed in Gale's *Encyclopedia of Associations*.

Look for "Scholarship Scoop" starting next issue. This new department will identify financial awards for college.

Money for Brains and Talent

The biggest source of academic and talent awards are the colleges themselves. Nearly 1,200 give scholarships based on good grades, special abilities, or test scores. For a list of these awards, check out a guide such as *The A's and B's of Academic Scholarships* (Octameron Associates, P.O. Box 2748, Alexandria, VA 22301; $8 postpaid).

The second largest source of award dollars is the National Merit Scholarship Program. To learn more about this program's 6,500 scholarships, write the National Merit Scholarship Corp., 1560 Sherman Ave., Suite 200, Evanston, IL 60201 (to be eligible, you must have taken the PSAT).

Money for Athletic Skills

Most money for athletic scholarships also comes from the colleges, and it's not all earmarked for football and basketball superstars. Other sports, such as volleyball, golf, and archery, reward skills with dollars as well. The best way to get your share? Enlist the aid of your high school coach in contacting schools that offer your sport, and ask about scholarships. Ask your coach or counselor to get copies of *The NCAA Guide for the College-Bound Athlete* from NCAA Publishing, P.O. Box 7347, Overland Park, KS 66207 (50 copies for $12).

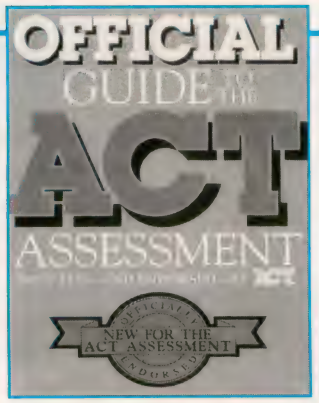
Money from Your Career Interests

Consult Gale's *Encyclopedia of Associations* to contact the professional associations that match your career interests. For example, the National Society for Professional Engineers and the National Society of Public Accountants both offer scholarships to students pursuing degrees in these fields. Also, check out *Need a Lift?* (from the American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206; $3 postpaid), which also lists resources based on career interests. For example, the Dow Jones Newspaper Fund provides scholarships for future print journalists. For $3 postpaid, you receive The *Journalist's Road to Success: A Career and Scholarship Guide* (Dow Jones Newspaper Fund, P.O. Box 300, Princeton, NJ 08543).

Money from Foundations

Foundations mainly help college students at the doctoral or postdoctoral level. However, there is some funding available for undergraduates, but that money usually has very narrow local restrictions. Normally, localized foundation grants are well-publicized on school bulletin boards and in local newspapers. But if they aren't, spend some time in the public library with a reference book called *Foundation Grants to Individuals.*

Anna Leider is the author of Don't Miss Out: The Ambitious Student's Guide to Financial Aid *(Octameron Associates, 1994).*



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COLLEGE FAIR CALENDAR

A great way to get an overview of a variety of colleges is to attend a college fair. These fairs bring together college representatives who will be happy to answer your questions about admission procedures, courses, professors, social life, financial aid, and more. The National Association of College Admission Counselors (NACAC) sponsors many big fairs across the country, and their admission is free. For more information, call NACAC at 703-836-2222. Below is NACAC's fair schedule for 1994.

Date	Location
September 18	Birmingham National College Fair Birmingham-Jefferson Civic Center Birmingham, Alabama
September 25-26	Chicago National College Fair Rosemont Convention Center Chicago, Illinois
October 2	Long Island National College Fair Nassau Coliseum Uniondale, New York
October 14-15	Portland National College Fair Oregon Convention Center Portland, Oregon
October 15	Northern Ohio National College Fair I-X Center Cleveland, Ohio
October 16	Cincinnati National College Fair Cincinnati Convention Center Cincinnati, Ohio
October 16-17	Seattle National College Fair Washington State Convention and Trade Center Seattle, Washington
October 18-19	Minnesota National College Fair Minneapolis Convention Center Minneapolis, Minnesota
October 18-19	Inland Northwest National College Fair Spokane Convention Center Spokane, Washington
October 21-22	Boise National College Fair Boise Center Boise, Idaho
October 23	St. Louis National College Fair St. Louis Community College Forest Park, Missouri
October 30-31	Milwaukee National College Fair MECCA Milwaukee, Wisconsin
November 1-2	Baltimore National College Fair Baltimore Convention Center Baltimore, Maryland
November 4-5	Washington, DC, National College Fair Washington Convention Center Washington, DC
November 6	Philadelphia National College Fair Pennsylvania Convention Center Philadelphia, Pennsylvania

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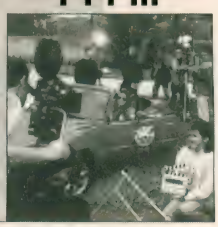

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For additional information circle #55 on Reader Service card.

Caring for Kids with Cancer

BY GINA BEVINETTO

When Kelly Cotter was diagnosed with leukemia at age 11, she was scared, but she did not let her illness or chemotherapy and radiation treatments defeat her. In remission for the past six years, the 18-year-old uses her energies to raise money for leukemia research and help others deal with the disease.

"I felt I got leukemia for a reason, and I wanted to make the most of it," Kelly says.

Shortly after she was diagnosed with leukemia (which is characterized by an abnormal increase of white blood cells), Kelly got involved in helping patients in her hometown of Madison, Wisconsin. During a 42-day stay in the hospital for a bone marrow transplant, she produced a video of interviews with kids suffering from leukemia, assisted by her friends. She also came up with the idea for her own school fund-raiser. To get students involved, the school held a "kick-off" assembly, at which Kelly's video was shown. The Leukemia Society of America, which uses the video for events, helped Kelly plan her fund-raiser. For two weeks, students raised money door-to-door for leukemia research, then held a "Stomp-athon" dance (to "stomp" out leukemia). The school raised $10,000 at the first fund-raiser and another $30,000 through subsequent fund-raisers. Kelly has also appeared on telethons for the Leukemia Society of America and participated in other fund-raising events.

Kelly Cotter devotes her free time to helping others with leukemia.

KIDS WITH COURAGE

Kelly's most recent project was helping to organize the 20th anniversary celebration of the University of Wisconsin Research Center, which is renowned for cancer research. Former patients (like Kelly) and their families were invited to the celebration last fall called "Kids With Courage Reunion." Before the event, Kelly asked the kids to send biographies, stories, and poems about their experiences. With the help of her mother, Kelly compiled the material into a book, also called *Kids with Courage*, which the University of Wisconsin printed free of charge for the event.

FOR MORE INFORMATION:

Leukemia Society of America
600 Third Ave.
New York, NY 10016
800-955-4LSA

A COMMON BOND

Kelly's favorite activity is visiting children with cancer in the hospital. "With every kid I meet, there's a common bond—between people who have gone through a life-threatening disease."

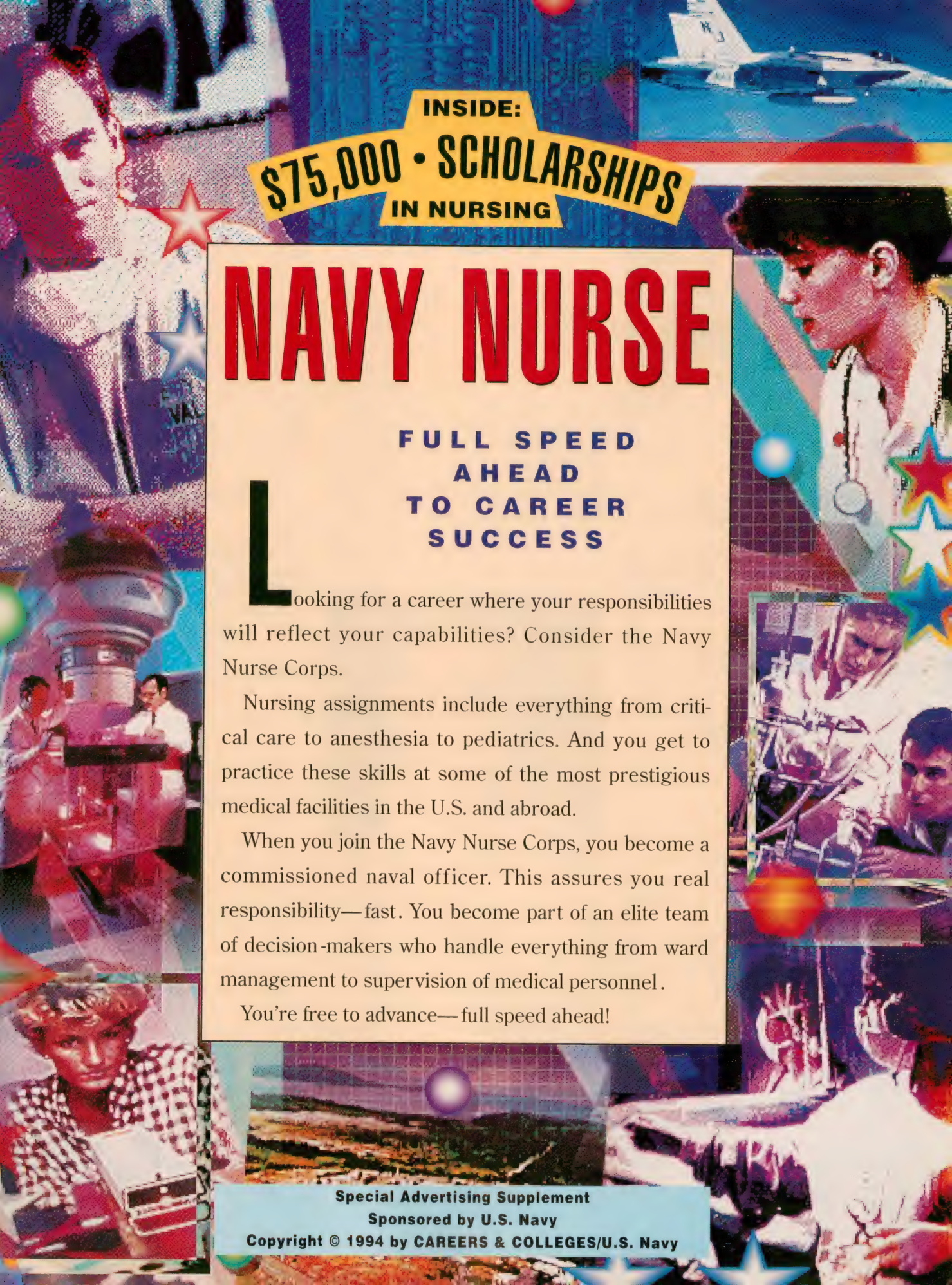
Kelly says her visits help because the kids see someone who has survived cancer. But she says that the visits are even more rewarding for her. "I think that I gain so much more from going to see them than I could give in return," says Kelly, who marvels at the children she meets. "These little 4-year-olds know medical terms most people can't pronounce. They know about life and not to take it for granted."

Sometimes Kelly loses friends. "I've gone to camp for kids with cancer since I was diagnosed. I've lost a lot of kids at camp and the hospital. A lot of people ask me, 'How can you do it?' But I feel lucky to have known them. A part of them stays with me even after they've gone."

At the end of last year, Kelly received a National Caring Award for Young Adults from the Caring Institute, an organization that recognizes people who are devoted to helping others.

Currently Kelly is a freshman at the University of Wisconsin in Madison and plans to enter the field of medicine. She also volunteers as a motivational speaker at local middle schools, talking to students about avoiding drugs and valuing their lives—a subject she knows well.

Gina Bevinetto is an editorial intern at CAREERS & COLLEGES.



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MEET TODAY'S NAVY NURSES

AUDERY SANTANA
Lieutenant Commander

While Audery Santana was stationed in Saudi Arabia during Desert Storm in 1991, she spent her free time playing for her fleet hospital's football team. Nicknamed "Desert Foxes," the all-female team gained lots of media attention and even appeared on CNN.

"I'm very competitive," says Santana, and her 14-year career as a Navy nurse has given her the opportunity to compete both on and off the playing field.

Santana entered the Navy after earning a nursing degree from West Texas State University in Canyon in 1980. Her decision to join the military was no surprise, since Santana's father, brother, and two sisters serve in the armed forces.

Now 36, Santana has worked a variety of jobs, from staff nurse at Philadelphia Naval Hospital working in internal medicine, psychiatry, and the emergency room to division officer of the pediatric surgical ward at Portsmouth Naval Hospital in Virginia. She has toured both Saudi Arabia and the Philippines, and traveled to Japan and Korea for softball competitions.

Today, Santana is the nurse coordinator of the East Branch Medical Clinic at Camp LeJeune Naval Hospital in North Carolina, counseling military personnel about topics such as diet and quitting smoking. She thinks she has finally found her niche—combining her love of health and fitness with nursing.

JERRY MICHO
Lieutenant Commander

Jerry Micho grew up around hospitals, since his stepfather was a medical service corps officer. He knew early on he wanted to be a nurse and specialize in anesthesia. He also recognized that the Navy Nurse Corps could provide classroom education and practical experience.

He joined in 1983, after graduating from a three-year nursing program at Cross Irving Memorial Hospital in Syracuse, New York, and working for two years as a civilian nurse. His first tour was for three years at Beaufort Naval Hospital in South Carolina, where he worked as a staff nurse. "I enjoy Navy nursing more than civilian nursing," he says. "You get more responsibility and do a lot more teaching."

In 1991, he traveled for six months aboard the *U.S.S. Inchon* to Portugal, Spain, Italy, Israel, and Bulgaria, and in 1992, he provided support for relief flights into Sarajevo while aboard the *U.S.S. Guam* off the coast of Bosnia.

Currently, the 35-year-old supervises his own staff of nurses as the division officer of the coronary care unit at Bethesda Naval Hospital in Maryland. In addition, he recently earned his master's in nursing from George Mason University, in Fairfax, Virginia, and plans to get a master's in anesthesia from Georgetown University, in Washington, DC. While he is attending Georgetown, the Navy will pay his tuition and a salary.

CINDY MARSHALL
Ensign

Cindy Marshall had always liked the biological sciences and decided to become a nurse after working as a nurse's aide during college. She joined the Navy Nurse Corps in 1991 as a sophomore in the nursing program at Fitchburg State College in Massachusetts. She enrolled in a Navy program that paid her a salary while she attended school full-time.

The Nurse Corps gave Marshall the opportunity to leave her hometown of Westfield, Massachusetts, and broaden her professional experience.

After graduating from college in spring 1993, Marshall was assigned to the National Naval Medical Center in Bethesda, Maryland, where she is now a staff nurse in internal medicine. As one of 30 nurses in the ward, she deals with a wide range of patients, from those with diabetes or HIV to those with respiratory problems or gastrointestinal disorders.

"You're not stuck in one ward forever," Marshall says. "After 18 months, you can [request to] go to another." She plans to transfer soon to the maternity ward.

After two years as an ensign, Marshall, 23, is due to be promoted to lieutenant junior grade next May. She looks forward to the new responsibilities and skills she will gain teaching and orienting new recruits. In two more years, her authority will increase when she advances to the rank of lieutenant.

SELF-CHECKUP

Is nursing the career for you? How about a nursing career in the Navy? Take this quiz and find out.

Directions: Listed below are 10 statements. Beneath each one, indicate with a check mark whether the statement (1) sounds like you; (2) maybe sounds like you; or (3) doesn't sound like you at all. Then read the scoring section at the bottom of the page.

1. I want to work directly with people.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

2. I am a decision-maker who likes leadership roles.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

3. I have physical strength, good vision, and manual dexterity.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

4. I am good with details.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

5. I do not mind working irregular hours.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

6. I have a special interest in applied science studies.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

7. I have a talent for communicating ideas to others.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

8. I maintain emotional control during stressful situations.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

9. I have the ability to motivate others.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

10. I like being part of a group or team.
- ❍ Sounds like me.
- ❍ Maybe sounds like me.
- ❍ Doesn't sound like me at all.

SCORING

Give yourself a 3 for every "sounds like me" you checked; a 2 for every "maybe sounds like me"; and a 1 for every "doesn't sound like me at all." Add up your points. If you scored 24 points or more, Navy nursing could be the career for you!

VITAL QUESTIONS

+ 1: Do all Navy nurses work on ships?

No. Most Navy nurses work in Navy hospitals located in U.S. cities such as San Diego, CA, Bethesda, MD, Jacksonville, FL, and Portsmouth, VA. There are also naval bases and clinics overseas in places such as Spain, Italy, and Japan. A few select nursing opportunities are available on Navy ships.

+ 2: Is life as a Navy nurse strict and rigid?

No. Although every Navy nurse is a commissioned officer, and certain responsibilities go with being an officer, you have the freedom to choose where you want to live and what activities you want to pursue during off-duty hours.

+ 3: What kind of training do I need to become a Navy nurse?

You need to earn a baccalaureate degree in nursing and to take the nursing licensing exam.

+ 4: Would the Navy Nurse Corps help pay for my college training?

Yes. Providing you qualify, the Naval Reserve Officers Training Corps (NROTC) scholarship will pay for your college tuition, fees, and books, at any one of many top U.S. universities and colleges. You also will receive a $100 monthly allowance during the school year. This can amount to more than $75,000 in scholarship money! Contact your local NROTC recruiter for application procedures, or call 1-800-USA-NAVY.

+ 5: Is Navy nursing a lifelong commitment?

It depends. If you accept an NROTC scholarship, you are obligated to four years of active duty and four years of inactive duty. If you enter the Navy as a registered nurse, you are obligated to only four years of active duty. Once you have completed your obligation, you may resign your commission, stay on a few more years, or even make Navy nursing a lifelong career.

+ 6: What can Navy nursing offer me that civilian nursing can't?

The Navy assigns you leadership responsibilities from the very beginning. You also get 30 days paid annual vacation, opportunity for world travel, access to great recreation facilities, and a chance to develop comradery with other officers.

A SCHOLARSHIP WITH A FUTURE.

Nurses today play a vital role in medicine. Their expertise and sense of caring are invaluable. Right now, the Navy offers you the opportunity to join this group of dedicated professionals. The training is priceless. And more importantly it can be free.

The Navy's Nurse NROTC (Naval Reserve Officers Training Corps) Scholarship Program will pay for your college tuition, fees and books, plus a tax-free $100 monthly allowance during the school year. If you qualify and are selected, the Navy will pay for your nursing education leading to a Baccalaureate degree in nursing. And best of all, when you graduate you'll put on the uniform of a Nurse Officer in the Navy Nurse Corps. That's a nursing future that's tough to top.

With their college expenses being paid for by Navy Nurse NROTC Scholarships, these students can concentrate on getting good grades.

This Navy Nurse enjoys working as a part of one of the finest health care teams to be found anywhere.

For more information on the Nurse NROTC Scholarship Program call 1-800-USA-NAVY and ask for the current NROTC Bulletin. All the information you need to apply will be sent to you right away. Call today. You'll find it really pays. Because in today's Navy Nurse Corps, you only go one way. Full speed ahead.

NAVY

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For additional information circle #22 on Reader Service card.

EDUCATION

What are your immediate plans following high school?
College or university (4-year) 59%
Junior or community college (2-year) 25%
Taking a year-round job....4%
Military 4%
Technical/vocational training....3%
Other 5%

Which of the following is the highest educational goal you expect to attain?
Graduate or professional degree....43%
College degree (4-year) ..40%
Community or junior college degree (2-year)....8%
High school diploma....4%
Technical/vocational school diploma....3%
Military training....2%

Which of the following factors will *most* influence your choice of college?▲
Availability of major/special program of study 27%
Cost/financial aid offer ...26%
Academic reputation....17%
Location....16%
Size....5%
Parent's/relative's influence 4%
Social reputation....2%
Religious affiliation 2%

How many colleges have you visited or do you expect to visit?▲
One 17%
Two 25%
Three....24%
Four 14%
Five or more 15%
None....4%

To how many colleges in total did you apply or do you expect to apply?▲
One 23%
Two 24%
Three....21%
Four 13%
Five or more 17%
None....2%

Which of the following best describes how far away from home you would go to college?▲
Anywhere in the U.S.....31%
Anywhere locally (within 100 miles)....27%
Anywhere in the state....25%
Anywhere in the region (multistate area)....17%

What is your sense of the competition among applicants for college acceptance this year?▲
More competitive than a few years ago 61%
Just as competitive as a few years ago 29%
Less competitive than a few years ago 10%

What is your *ma*
son for going to c
I want to prepare for
chosen career field. ...
I want to become a more educated person....23%
I will ultimately earn more money if I go to college than if I don't. 19%
My parents have strongly encouraged me to go. 2%
Most of my friends are going/It seems like the thing to do....1%

How do you expect to finance your college education?▲●
Financial aid (including loans) 76%
Part-time job while at college....66%
Parent's financial support..53%
Savings....33%

Which of the following best describes your current thoughts about your future major/course of study?▲
There is a major I definitely plan to pursue. 53%
I have no idea what major I would like to pursue....6%
I will pursue a liberal arts major, but I'm not sure what my exact major will be....3%

If you are planning to go to college directly after high school, how well do you think your high school has prepared you for *college*? ▲
My high school did a good job 68%
My high school did an excellent job 17%
My high school did a poor job 15%

If you are planning to pursue full-time employment directly after high school, how well do you think your high school has prepared you for the *work world*?
My high school did a

POLITICS

If there were room to increase spending in just *one* of the following areas in the next federal budget, where do you think the spending increase should be made?
Education....51%
Crime/violence prevention....23%
Health care....16%
Environmental programs....10%

Which of the following do you think will be *most* important for making the United States a better place?
People treating each other better....44%
Improvements in education system 33%
Better world leadership ...12%
Advances in science and technology 10%

How would you rate President Clinton's performance in office to date?
Satisfactory....60%
Poor 20%
Very good....16%
Excellent....4%

Do you think th
the year 2000
country will guar
health insuranc
every citizen?
Yes....
No....

OC

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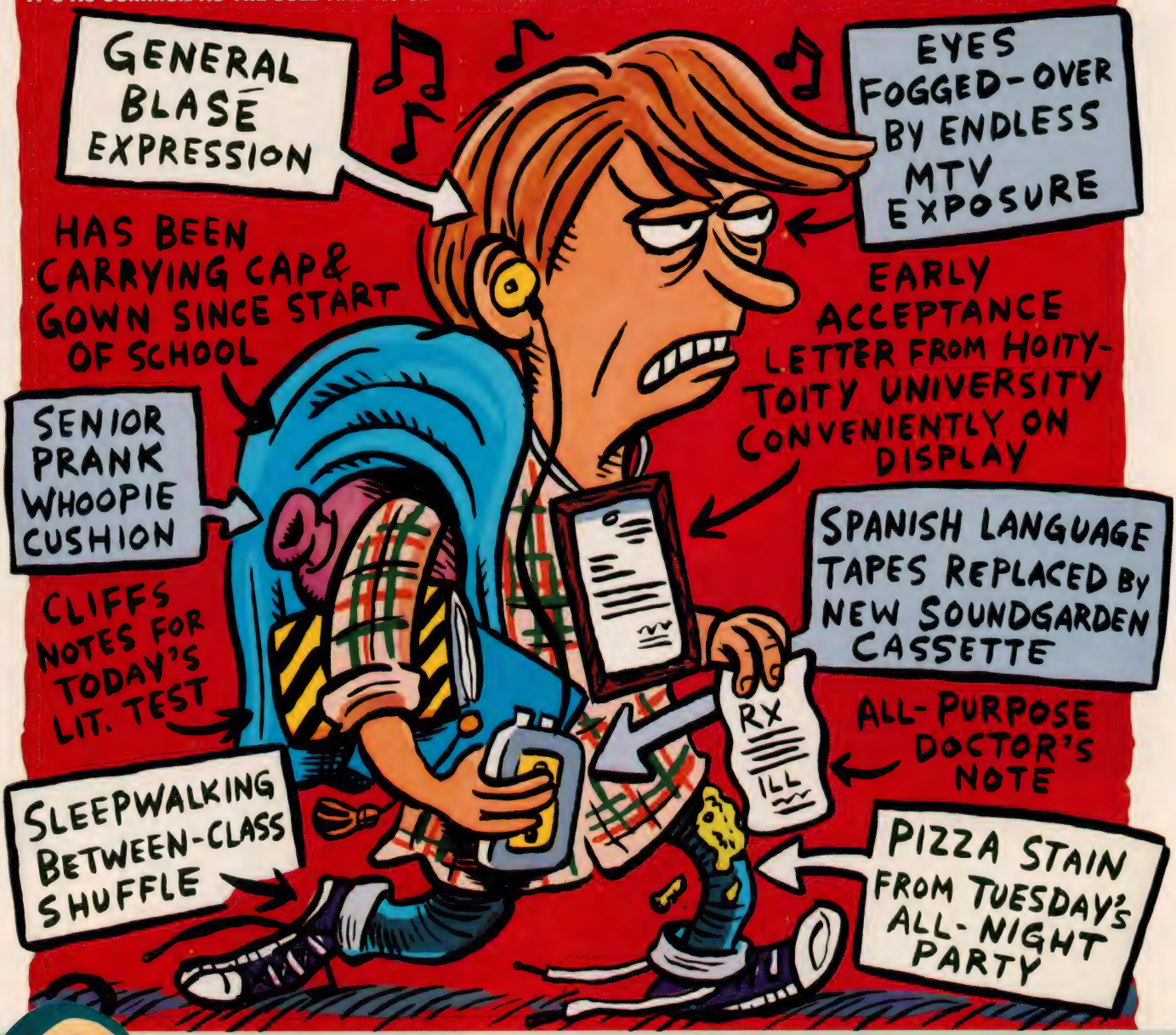
IT'S AS COMMON AS THE COLD AND AS CONTAGIOUS. HERE'S HOW TO PROTECT YOURSELF • BY LISA SUSSMAN


GENERAL BLASÉ EXPRESSION
EYES FOGGED-OVER BY ENDLESS MTV EXPOSURE
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EARLY ACCEPTANCE LETTER FROM HOITY-TOITY UNIVERSITY CONVENIENTLY ON DISPLAY
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SPANISH LANGUAGE TAPES REPLACED BY NEW SOUNDGARDEN CASSETTE
CLIFFS NOTES FOR TODAY'S LIT. TEST
RX
ILL
ALL-PURPOSE DOCTOR'S NOTE
SLEEPWALKING BETWEEN-CLASS SHUFFLE
PIZZA STAIN FROM TUESDAY'S ALL-NIGHT PARTY

Senioritis. The I'm-bored-as-hell-and-don't-care-any-more virus that develops in most students during their last year of high school. While many strains exist, some characteristics of this nasty bug are seen in all cases: laziness, procrastination, and the constant desire for every day to be Friday.

ART: LLOYD DANGLE

Few, it seems, are immune. "A lot of people in my class have a bad case of senioritis," agrees Chung Chow, 18, a senior at Newtown High School in Elmhurst, New York. He's slated to study business and management at the State University of New York (SUNY) at Geneseo, although his first choice is SUNY Binghamton. "I'm on their waiting list, and I know if I keep my grades up, I still have a shot of getting in there. But I can't get to grips with getting up, getting to school on time, doing my homework, taking tests. I just want to get on with the next stage of my life."

Allen Groves, 18, a senior at Slidell High School, near New Orleans, also recognizes the symptoms. Since he was accepted on an academic scholarship to Rhodes College in Memphis, Tennessee, all he wants to do is put on his cap and gown and march down the aisle. "It all seems so anticlimactic," he explains. "I can't help feeling it's over so why do we have to be here?"

In a way, this end-of-high-school burnout is understandable. After all, you've been putting in 6 1/2 hours a day, five days a week, for more than 12 years now, and many of you have worked your hearts out for the last three to make the grades for the college of your choice. You're sick and tired of the same old rules and regulations.

And it doesn't help to know that within a few months, a bright new world awaits you—one where you'll probably have to be twice as disciplined and hit the books twice as hard. You feel you need, no, *deserve*, a little R&R right now.

So you procrastinate. During senior year, tomorrow becomes your favorite word. You're not motivated to read, study, or do homework. On top of that, plenty of college-related paperwork has to be filled out, schools and scholarships researched, life plans made—somehow, it just seems easier to toss it all onto the "later" pile.

Part of it has to do with boredom. Yes, the whole high school experience numbs you, you can't wait to see the last of the teachers who have made it their business to torture you for the past four years, and you're tired of seeing the same old faces day in, day out, year after year.

Another part has to do with fear, pure and simple. You're scared that nothing will ever be the same again. Friendships you thought would last forever now seem to have a June expiration date. Your little sister plans to take over your room, and your place on the school team has been filled by some baby-faced freshman.

SCHOOLS SMARTEN UP

Colleges have become wise to the senior slump, and the new line of thinking in administration quarters is it ain't over 'til the fat lady sings—or at least until your final grades are in. These days, most acceptances are contingent upon how well you do academically for all of senior year. And with an increasingly competitive college admission environment, a nosedive in spring grades can literally mean the difference between USC and KFC.

Carla Snead, admission counselor at the University of Virginia in Charlottesville, warns, "Students think that when they get admitted to a school, they can relax or drop all their courses for the second semester. But [prospective college freshmen are] required to send us their final grades and ask for permission when they want to alter their schedule. I know of situations in which offers of admission were rescinded because the students didn't continue with the scholastic program they were accepted into or did poorly."

The same goes for Advanced Placement (AP) courses. You may not lose your college place, but you could spend your first semester at college kicking yourself for not acing the European History AP exam when you had the chance during high school.

As Ross Seigel, a guidance counselor at Newtown, explains, "College is so expensive now, and many students figure they'll get out in 3 1/2 years. But if they don't pass those AP courses, they're not going to be able to use them for that purpose and [they'll] end up wasting a lot of time and money because they're going to have to take the course all over again when they get to college."

Those spring semester grades also count if you've been wait-listed by a college on your A list. Many don't cross your name off until September. So if you keep your grade point average up to scratch and show the admission committee you're a committed study-meister, you may have a chance.

Also, keep in mind, a student who loosens up too much now may be unable to cope with the greater academic demands of college life.

YOU SNOOZE, YOU LOSE

In extreme cases, a lackadaisical attitude your senior year might prevent you from getting into the college of your choice, obtaining financial aid, or attending college at all.

That's what happened to Tara Nunex, 17, a senior at Slidell. "I blew off this year and waited until the last minute to apply to Mississippi State. I wasn't accepted because I didn't take physics and half of Spanish II. I'm appealing, but I'll probably end up going to Louisiana State University."

Maybe there is something to be learned from senioritis. Succumb and it's just another slacker disease. But get through it in a responsible way and it becomes a rite of passage, a sign that you're on the road to adulthood.

Lisa Sussman is a free-lance writer. This is her first article for CAREERS & COLLEGES.

TOP 10 SIGNS YOU HAVE SENIORITIS

1. Your book bag has a thick layer of dust covering it.
2. A party in the middle of the week becomes more important than the report due the next day.
3. The first period you attend is seventh.
4. You'd rather clean your room than do homework.
5. You're counting the days to graduation...in September.
6. Your class ring feels too tight on your finger.
7. You substitute the Spanish tapes in your language lab with the latest cassette by Soundgarden.
8. You study for your first-period exam while brushing your teeth that morning.
9. You can't remember the last Friday you were at school.
10. You can't remember the last Monday you were at school.

WRITE A WINNING COLLEGE ESSAY

By Jean Ann Cantore

WHEN HEATHER BRYSON OPENED HER APPLICATION FORM FOR ADMISSION to Centenary College, a private Methodist school in Shreveport, Louisiana, she was filled with dread—the school required applicants to write an essay about their choice of major and what they planned to do with their education.

Today, many colleges and universities, both public and private, include essay sections on their applications for undergraduate admission. Since most admission officers do not have the luxury of meeting every single applicant, essays offer them clues about a student's personality, ambitions, and attitudes. Essays also give students a chance to express their interest in the particular school in a personal manner, especially if they do not have the opportunity for a face-to-face meeting.

Bryson recalls that she first jotted down some ideas and then went to seek advice from her high school guidance counselor and English teacher. "They treated the essay almost as if it were a class assignment. It was that important," she says. "I realized then that the response I gave would be the only way to introduce myself to the admission people at Centenary."

Bryson, who planned to major in theater arts, wrote an essay describing her lifelong involvement with the performing arts and her plans to act or direct, or to teach theater. However, she also emphasized her interest in a college education, stating that classes outside her major, such as math and history, would help prepare her for a professional career. Obviously, the time and energy she

PHOTO: GARY GOLDBERG

put into her essay paid off. She was accepted to the college and graduated with a bachelor's degree in 1992.

At some schools, in fact, whether or not you are admitted or receive a scholarship or grant depends on how well you present yourself in writing. Also, even if your grades or SAT or ACT scores are not high, doing well on an essay may convince administrators that you deserve the chance to prove yourself at their particular institution.

Unlike traditional research papers, college application essays don't usually require a trip to the library. Instead, they give writers an opportunity to talk about familiar topics—themselves and their ideas. Some questions are philosophical, asking students to discuss global issues or current events; others are general, prodding students to talk about their personal experiences. Your answers will demonstrate how well you think critically, an ability necessary for success in college. Writing thoughtful paragraphs also allows you to show off your communication skills better than just filling in blanks.

"The nightmare of the application essay is that students have to think for themselves, when most of them haven't even begun to construct the meaning of their lives," says Sarah Myers McGinty, preceptor of expository writing at Harvard University and author of *Writing Your College Application Essay* (College Board, 1991).

PASSING MUSTER

At many colleges, the screening process for these essays is tough. According to Jane Schoenfeld, associate dean of admission at Washington University in St. Louis, Missouri, approximately 8,000 students apply for 1,200 freshman slots each year. This enormous interest in the university warrants a 13-member staff in the undergraduate admission office to field applications, with at least two people reading each essay. With such competition for admission, it is vital that applicants make a positive impression with their words.

Schoenfeld says that one of the biggest turnoffs in screening applications is "when students appear not to have taken the essay seriously." Students should plan to spend quite a bit of time putting their thoughts together before committing them to paper. You might think the people screening essays would be biased against students whose answers differ from their own opinions. Not true, notes Schoenfeld. However, she warns that applicants should not offend readers with sarcasm, inappropriate humor, or tasteless comments.

Kevin M. Brown, assistant director of admission and coordinator of minority admission programs at the University of North Carolina (UNC) at Charlotte, recommends students treat applications for college or scholarships as if they were applying for a job. He says it shows when students put time and thought into their essays, prompting him to take a closer look. "In fact," he advises, "if an essay appears to have been done on the school bus, it's not worth my reading any further."

Brown should know. To select recipients for the 60 scholarships he was responsible for awarding last year, he reviewed more than 300 applications. His suggestion for preparing A+ answers is to go the extra mile. "For example," he says, "sometimes, the instructions will just ask the writer to print neatly on the form, but typing an application always makes it look more professional." Brown recommends that even when an essay is marked "optional," applicants still should take the time to write one. "When prospective students come to my office and I have read their essays, I can connect with these people immediately," he explains.

WHAT THEY ASK

The types of essay questions colleges ask are limitless. Diana Ramey, director of admission at Baylor University in Waco, Texas, a private school with approximately 11,000 students, explains that her staff is interested in learning how students could contribute to the Baylor community. Her school application asks for only one essay: "State briefly why you think you should be considered for admission to Baylor."

PUT YOUR BEST FOOT FORWARD

1. Take the essays and application seriously.
2. Allow yourself sufficient time to think about, write, and revise your essay.
3. Outline your ideas before developing paragraphs.
4. Answer questions completely, providing specific examples.
5. If questions allow, discuss your extracurricular activities, interests, and future plans.
6. Be yourself—don't use words or phrases you wouldn't use ordinarily.
7. Proofread!
8. Ask someone else to read over your writing.
9. Consider typing the application and essay.
10. Be proud of what you have written.

WHAT TO WRITE ABOUT

The fact that an essay is required as part of the college application may not surprise everyone, but the subject of the essay puts some in a panic. Some colleges provide only one essay topic, others give you a menu of choices, and still others let you write whatever you please. Following are essay answers that worked for some college hopefuls, according to *Writing a Successful College Application Essay* (Barron's, 1993). Perhaps their ideas will inspire you.

WHY GO TO COLLEGE? WHY HERE?

- Wendy W has wide and wandering interests. Last year it was dance; this year it is Greenpeace. Wendy thinks of college as a place for "accumulating more interests, for meeting people, for working hard and, ultimately, for finding a niche in life to fill."

- Deena R admires one of her high school English teachers. Since he's told her wonderful stories of Williams College, she'd like to go there, too. "I plan to major in English," she wrote, "and find out if Mr. Stern's stories are true."

WHO ARE YOU?

- Jennifer B loves computers. Everything about computers comes so easily and naturally to her that she said, "I sometimes think that I must have been born in an Apple Computer factory. Instead of brains, maybe I have memory boards and microcircuitry inside my head."

- Steve M sees himself as a latter-day Clarence Darrow, always standing in defense of the little guy, often taking the minority point of view in class just to generate a little controversy. If others consider him obnoxious, he claimed, "it's a small price to pay for a life full of heated debates and discussions."

WHAT IS IMPORTANT TO YOU?

- Lisa D, born in South Africa, came to the United States at age 11. Her essay recalls her black nurse, who was forbidden to enter the park where Lisa and her friends played hopscotch and tag.

- Gary K wrote about Steven, his mentally retarded brother. All his life, Gary has been Steven's fun committee, psychiatrist-at-home, and teacher. Gary wept recently after he found Steven eating pineapple from a can. It had taken Gary six weeks to teach Steven how to use a can opener.

Ramey says that in the essay, many students discuss how they learned about Baylor, what they know about the school, and what their impressions of it are. "We also may get their perceptions of how well they have done," she says. "Their essays sometimes shed light on their academic records."

However, students should not focus just on academics in their essays. Universities and colleges seek well-rounded students who can contribute something to the school. Ramey notes that individual interests make students stand out from the applicant pool.

Some schools pose questions to learn more about students' societal views, rather than their academic pursuits. The application for Vanderbilt University in Nashville, Tennessee, which has four undergraduate schools, asks applicants questions related to the program to which the student is applying. The questions are designed not only to help predict students' success in college but also to determine how they would fare in their careers. Students interested in the school of engineering must discuss their thoughts about working with others, since teamwork is a common practice in the field of engineering. One of two essay choices for the humanities-oriented college of arts and sciences deals with ethics: *How is lying typically justified in our society? Under what circumstances would lying be acceptable to you? Why?*

The undergraduate application for Washington University also acknowledges the varied interests of its applicants. Students hoping to attend this institution can choose one of three topics on which to write 300 to 500 words, including: *If you could take or create any course in college, what would it be and who would you choose to teach it?* and *What makes you special?*

Some colleges will truly test your creativity. The University of Chicago offers one of the more unusual essay questions: *If you were a kitchen implement, which one would you be and why?*

HOW TO RESPOND

Responding to these questions takes imagination. Students describe their specialness in a wide variety of ways, e.g., their unusual responsibility within the family, their special achievements, or perhaps their unique interest in music or writing. Schoenfeld emphasizes that there are no right or wrong answers since students are expressing how they perceive themselves.

For scholarship applicants who must write essays, Brown at UNC Charlotte notes that he is most interested in students who tell him "why" in their writing. "For example," he says, "one of our questions is 'What are your weaknesses?' I'm not looking for things to hold against people. Basically, we all have weaknesses, and I just want to know how students express and cope with theirs."

Brown advises answering the question positively. He recalls one student who went so far as to write, "No one has weaknesses, only strengths that can be made stronger." Another student tried to be outstanding in every aspect of life and listed as a weakness the need to learn to accept defeat.

Making a good impression is a top priority when writing essays for college admission or scholarships. After all, it may be the only chance you have to tell the right people why they should consider you for admission or an award. While preparing such an important document may seem a bit scary at first, Brown wisely advises students to "look at it as an opportunity."

Jean Ann Cantore is director of the Allen Engineering Communications Center at Texas Tech University in Lubbock, Texas.

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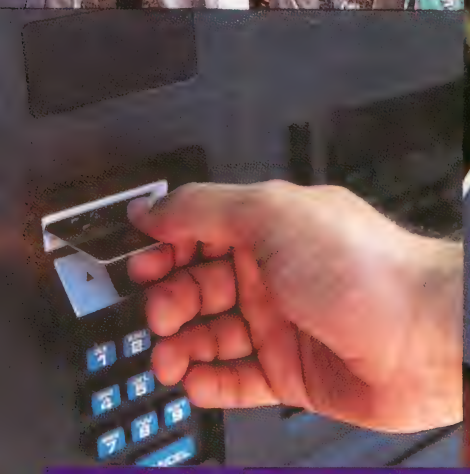
COLLEGE FUND-AMENTALS

Part of the MasterCard Master Your Future Series of Educational Programs



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YOUR GUIDE TO MONEY MANAGEMENT

Get More College Dollars

Whether reapplying for aid or applying for the first time, you should not overlook these vital financial aid sources.

Approximately $39.7 billion in financial aid will be available for all college students during the 1994–95 school year. As a result of the reauthorization of the Higher Education Act in 1992, many of the federal aid programs have undergone sweeping changes that dramatically impact eligibility rules. Whether applying for aid for the first time or reapplying, be sure to examine all the various types and sources of financial aid, especially the four major sources—the federal government, state governments, colleges, and private sources.

QUALIFYING FOR THE MOST AID

To qualify for most federal, state, and college aid, you must demonstrate need. *Need* is defined as the difference between the cost of attendance at your college and how much you and your family can afford to pay based on your income and assets—or your Expected Family Contribution (*EFC*). Your college will try to meet your need by creating a financial package from the aid programs available.

To find out the amount of aid for which you are eligible, you must file the financial aid form(s) specified by your college. Also, *you must reapply for aid every year* (as soon as possible after January 1 prior to the school year for which you need funding).

FEDERAL AID PROGRAM	ANNUAL AMOUNTS*
Federal Pell Grant	Award can go as high as $2,300
Federal Perkins Loan	Up to $3,000
Federal Supplemental Educational Opportunity Grant (FSEOG)	Award can go as high as $4,000
Federal Work-Study	Pay is federal minimum wage per hour ($4.25) or higher
Subsidized and Unsubsidized Federal Stafford Loan (For dependent students)	Up to $2,625 for first-year students Up to $3,500 for second-year students Up to $5,500 after two years of study
(For independent students)	Up to $6,625 for first-year students Up to $7,500 for second-year students Up to $10,500 after two years of study
Federal PLUS Loans	The limit is the cost of education minus any estimated financial aid received

**Figures are based on 1994–95 levels for undergraduates. Colleges may not be able to provide maximum amounts.*

HOW TO APPLY

If you did not apply for federal aid for the 1993–94 school year and want to receive your share in 1994–95, you must file the Free Application for Federal Student Aid (*FAFSA*). However, if you *did* apply for aid last year, you should file a Renewal FAFSA (or Renewal Application), which is typically sent directly to your home address. On this form, 75 percent of the information is preprinted and identical to information you gave in 1993–94. (If you need a form, call 800-4-FED-AID.)

States and colleges also use financial information from the FAFSA or Renewal Application to decide if you are eligible for *their* aid programs. However, states and colleges may require more details, so you may have to file an additional form that requires a small fee.

Today, applying is simpler than in the past. For example, students from families with adjusted gross incomes of less than $50,000 who don't have to itemize tax deductions will not have to answer questions about their assets. Also, home equity is no longer counted as an asset, so that information is not needed.

About four weeks after you file for aid, you should receive a Student Aid Report (*SAR*). The SAR lists your EFC, and you must make sure that the SAR reaches the college financial aid officers (*FAOs*) to help them determine how much aid will be available to you.

AID FROM THE FEDERAL GOVERNMENT

Uncle Sam gives more student aid than any other source, and more than 30 percent of all undergraduates receive a portion.

CAMPUS-BASED PROGRAMS. These are federally funded programs administered by the colleges. The Federal Pell Grant offers a maximum award for 1994–95 of $2,300. Pell Grants go to students demonstrating significant need, as do low-interest Federal Perkins Loans, Federal Supplemental Educational Opportunity Grants (*FSEOGs*), and Federal Work-Study (*FWS*) opportunities. Perkins offers a maximum of $3,000 for each year of undergraduate study; SEOGs provide up to $4,000 a year for undergraduates; and the FWS program provides on-campus jobs.

FEDERALLY GUARANTEED LOANS. If you demonstrate certain need, FAOs may check if you qualify for a subsidized Federal Stafford Loan. With a subsidized loan, the government pays the interest while you're in school or in deferment. Repayment begins six months after you graduate, leave school, or drop below half-time status. Also, the government now offers unsubsidized Federal Stafford Loans, which are not based on need. With these loans, you're responsible for interest while in school and during deferment periods. See the chart on the opposite page for maximum amounts.

You'll notice from the chart that borrowing limits are higher if you're *independent*. You're considered independent if you were born before January 1, 1971, or if you are married, a graduate or professional student, someone with legal dependents other than a spouse, an orphan or ward of the court, or a veteran.

Federal PLUS loans allow parents to borrow for each *dependent* child who is enrolled at least half-time. PLUS provides an amount no more than the cost of education minus the amount of aid already received. First payments on Federal PLUS loans must be made 60 days after the final disbursement.

Traditionally, you take out these federal loans through a private lender. However, starting with the 1994–95 school year, a few colleges will participate in the new Federal Direct Student Loan Program. If you take out a loan under this plan, the U.S. Department of Education is your lender—not a bank.

How Scott Finn Pays for College

As a freshman at Central Michigan University in Mount Pleasant, Scott Finn relied primarily on federal aid and savings to pay for his first year of college. Because some of his financial aid was available only for freshman year, Scott is on the lookout for other aid and part-time work. He calculates that his annual expenses at his state school total $6,700, including tuition, fees, room and board, books, and general expenses.

Federal Financial Aid—Scott qualified for a need-based Federal Pell Grant of $1,600 and a Federal Stafford Loan of $2,600.

Amount: $4,200

State Aid—Scott did not apply for assistance from the state of Michigan because he was not aware of its availability. He plans to investigate state aid for his remaining years at school.

College Aid—Scott receives an academic-based scholarship each year as long as he maintains a GPA of 3.0 or better.

Amount: $300

Private Scholarship—The National Honor Society at Armada High School in Armada, Michigan, gave Scott $150 per semester for his freshman year only.

Amount: $300

Personal Savings—Scott started planning for college as early as junior high and put money into a long-established savings account expressly for that purpose.

Amount: $800

Summer Job—Scott also put aside money from a job last summer at a nursery. He earned $6.50 per hour, averaging 35 hours per week.

Amount: $1,100

Total: $6,700

AID FROM STATES

In addition to filing for federal aid, be sure to apply for state aid. Contact your state higher education agency and ask to receive all literature on scholarship, grant, work-study, and loan programs. When applying, check that your state agency has received all necessary facts, figures, and forms—including a copy of your SAR.

Financial Aid Resources

These books, organizations, and hot lines can help you find a broader range of funding for college.

BOOKS

Cash for College by Cynthia Ruis McKee and Phillip McKee (Hearst Books, 1993; $16.95). More than 4,000 listings are included—plus step-by-step instructions on how to apply for scholarships, including essential forms and schedules.

College Financial Aid edited by John Schwartz (ARCO, 1994; $22). Touches on all aspects of gaining federal, state, college, corporate, and private foundation aid.

Don't Miss Out by Robert Leider and Anna Leider (Octameron, 1994; $7). Provides an easy-to-read, comprehensive overview of student aid sources.

Free Money for College by Laurie Blum (Facts On File, 1992; $14.95). Covers 1,000 awards, including state scholarships, grants for women, grants for ethnic students, and grants for disabled students.

Fund Your Way through College by Debra M. Kirby (Visible Ink, 1994; $19.95). Features 1,700 opportunities for undergraduate financial aid.

Loans and Grants from Uncle Sam by Anna Leider (Octameron, 1994; $5). Serves as a short but concise guide to federal loans.

Paying Less for College (Peterson's, 1994; $23.95). Covers scholarships, special aid, athletic and merit awards, tuition plans, and grants.

The Scholarship Book by Daniel J. Cassidy (Prentice Hall, 1993; $19.95). Presents a complete listing of private scholarships, grants, and loans for undergraduates.

Winning Money for College by Alan Deutschman (Peterson's, 1992; $10.95). Details about 50 competitions for scholarships not based on need.

ORGANIZATIONS

Center for Student Entrepreneurship, Wichita State University, 1845 Fairmount, Wichita, KS 67260; 316-689-3000. This group can guide you in setting up your own business on or near campus.

National Commission for Cooperative Education, 501 Stearns Center, 360 Huntington Ave., Boston, MA 02115; 617-373-3770. This organization will provide you with information on the schools that offer practical earn-and-learn options.

HOT LINE

If you have any questions about federal government aid, the essential number to call is 1-800-4-FED-AID. When calling, be sure to ask for a free copy of *The Student Guide,* which details government programs and answers most questions about qualifications, applying, and amounts available.

States generally provide aid to resident students who pursue a college education in-state. After all, states want to direct their funds to their own state schools. However, many states have reciprocal arrangements, whereby a student can transfer his or her state aid to a college in another state. Although many programs are need based, several are based on academics, or military or minority status.

AID FROM COLLEGES

Colleges offer a variety of funding from their own financial resources. College financial aid includes grants and scholarships, student job programs, and low-interest loans.

Many of the grants and loans that colleges offer are not need based and must be applied for on a separate form. They are often awarded to students who are outstanding academically or have a special talent.

Furthermore, more than 900 colleges offer a practical money-earning plan known as cooperative education. Under a co-op system, students divide their time between on-campus learning and off-campus earning. Often, students work at a job related to their field of study. Co-op students earn academic credit as well as about $8,000 a year for their labor.

AID FROM PRIVATE SOURCES

Corporations, associations, unions, religious organizations, and other private sources award scholarships to a variety of students—the economically disadvantaged, the artistic, the athletic, the scientifically oriented, and the specially talented.

Finding out about private scholarships for which you may qualify can be a daunting task. For a fee, scholarship search firms will review their data banks for awards that match your abilities. Also, several books list private scholarships. (See the resource list.)

If you still lack funds after applying to the four major aid sources, you may want to check into nongovernment educational loans that many lenders offer. Also, a stop at a campus job center may uncover the ideal part-time job to fit your schedule.

Build A Financial Track Record

Learn the credit basics today, and you can help build yourself a better financial tomorrow.

Developing a strong credit history is vital to developing a strong financial future. Obtaining a house, a car, or a college education often depends on it, because lenders may deny you funding if you have bad credit.

According to a 1993 survey by MasterCard International Incorporated, most high school and college students realize that a good financial history is necessary to have access to credit, but many do not understand what information is reported in a credit report and what activities can negatively impact one's credit rating.

WHAT IS CREDIT HISTORY?

Your credit history is a major part of your financial reputation. It is an indication of how well you pay back credit purchases. Purchasing with credit basically means you buy under an agreement to pay back later—possibly with interest. These transactions might include car loans, home mortgages, and credit card bills. Your credit history reflects whether you pay bills on time and whether you pay the proper amounts due.

Currently, three major credit bureaus keep track of individual credit histories: TRW, Inc.; TransUnion; and Equifax Credit Information. The agencies sell credit reports (or histories) to qualified, paying "subscribers." Subscribers are businesses that must show a legitimate need to obtain a credit report. For the most part, they are retail creditors, insurance companies, and employers.

CREDIT BUILDING BLOCKS

College is often a person's first experience with credit, and it's a good chance to get your credit profile started in the right direction. Here are some basic credit builders:

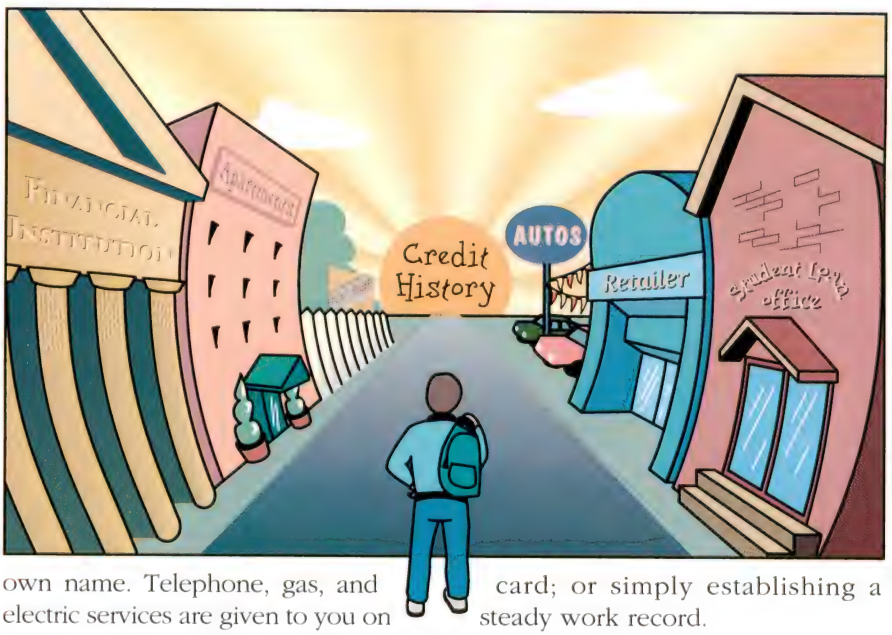
Savings/Checking Accounts. The first step in establishing your financial history is to open a savings and/or checking account and then use it responsibly. It's a smart idea to deposit money on a regular basis and to never overdraw your checking account.

Services In Your Name. After high school—when you get your own place—you will most likely have your first experience paying bills in your own name. Telephone, gas, and electric services are given to you on credit—under the agreement that you pay for what you use every month. Failure to pay bills promptly can mean a strike on your credit history.

Student Loans. Many students must rely on low-interest federal, state, college, and private-lender loans to afford a college education. When it comes time to repay the loan, you can maintain your credit rating by making timely payments.

Credit Cards. Another way to build a good credit history is to obtain a major credit card or a charge card, and then use it responsibly. Make your payments on time, according to the terms and conditions of the lender. As with other forms of credit, cards become a problem when you spend beyond your means. You will then find that your balance and interest may grow to a level you can't afford.

Other Credit Builders. Additional credit builders may include taking a loan to pay for a car; opening a retail credit account with a local store; qualifying for a gas company credit card; or simply establishing a steady work record.



THE KEY TO CREDIT USE

To become a responsible credit user, you must get organized, make timely bill payments, and keep careful track of your finances. And one of the best ways to do this is to create a budget and stick to it. To find out the basics of developing a budget, read "Master Your Money" on pages 6 and 7.

ILLUSTRATION: NATASHA LESSNIK/OUR DESIGNS, INC.

Master Your Money

A budget can help make college an affordable experience.

Money management is more than just sticking to a budget, though that is an important part. It is also finding ways to increase your income, to maintain a steady cash flow, and to plan for the future. Here are some tips to help you manage these tasks during college.

ESTIMATE YOUR COLLEGE EXPENSES

First, you need to estimate your college expenses so you can establish how much money you actually need. To make that easier, divide your expenses into academic and personal expenses. (See checklist.)

Academic expenses are the big costs that one incurs: tuition, room and board, books, and supplies. As you calculate these expenses, you may need to add in a few hundred dollars for special lab or activity fees. (Some colleges charge such fees; some do not.)

Personal expenses are more difficult to estimate because they are variable. Begin with necessities, such as clothes, insurance, transportation, phone, trips home, toiletries, and laundry. Then add entertainment incidentals, such as movies, snacks, and CDs. Allow money for emergencies or unexpected expenses.

ADD UP YOUR COLLEGE FUNDS

Once you know what you expect to spend, add up all the money you have for college, including money from parents, scholarships, work-study grants, and savings. Also, don't forget any anticipated funds from a part-time job.

This is the moment of truth. As you total expenses, you'll quickly see if you have enough money to cover your costs.

CUT YOUR COSTS

If you find that your funds don't meet your expenses, you'll need to cut costs. There are several ways to do that.

1. Eliminate variable expenses. Spending money on clothing, entertainment, and extras can really sink a budget. Look closely at these costs to see where you can pare expenses.

2. Take off-hour courses. Some colleges set lower rates for evening, weekend, and summer courses.

3. Look into innovative tuition plans. Here are some to investigate: Some schools give tuition dis-

CHECKLIST OF COLLEGE EXPENSES

Directions: Next to each item, fill in an estimated semester cost and then a yearly cost. Add up the yearly costs and put the sum in the Total Expenses space.

ACADEMIC EXPENSES	Semester	Year
Tuition and Fees	$ _____	$ _____
Room and Board	$ _____	$ _____
Books	$ _____	$ _____
Supplies	$ _____	$ _____
Misc.	$ _____	$ _____

PERSONAL EXPENSES	Semester	Year
Clothing	$ _____	$ _____
Insurance (medical,car)	$ _____	$ _____
Transportation	$ _____	$ _____
Trips Home/ Vacations	$ _____	$ _____
Personal Necessities (phone, laundry, cosmetics)	$ _____	$ _____
Entertainment	$ _____	$ _____
Misc. (emergencies, fraternity/sorority dues, etc.)	$ _____	$ _____

Total Expenses $ _____

Total College Funds $_____ - Expenses $_____ = Net $ _____

(Your net is the total amount you have left over after paying your expenses. If it is a negative amount, then you will have to figure out how to cut costs and/or increase your income /financial aid.)

PERSONAL BUDGET-KEEPER

Directions: Enter your expenses each week. To find out if you're on track with your budget, multiply your weekly totals* by the number of weeks in your semester. These amounts should be close to your budgeted total.

Budgeted Amount (Per Semester)	Clothing $ 400	Insurance $ 1,500	Transportation $ 100	Trips/ Vacations $ 300	Personal Necessities $ 200	Entertainment $ 300	Misc. $ 300	Budget Total $ 3,100
WEEK #								
1	18.95	93.75	5.00	—	12.50	20.00	15.75	165.95*
2	22.30	93.75	5.00	—	10.98	18.50	17.59	168.12
3								
4								
▼								
Totals:	$ ____	$____	$____	$____	$____	$____	$____	$ ____

counts to students who persuade other students to enroll; some student leaders receive discounts, while dorm supervisors may get free room and board; and several schools reward students who maintain a straight four-year graduation schedule.

MAINTAIN A BUDGET

Once you have obtained adequate college funds, it is a good idea to set up and maintain a budget similar to the "Personal Budget-Keeper" (above). This allows you to track expenses so you don't spend more than you have.

The Budget-Keeper has a column for each major expense category. Enter your budget goal for each category (the maximum you can spend each semester). Then, each week of the semester, write in the amount you spend. Compare that amount to your budgeted dollars. Do this by dividing your budgeted total by the number of weeks in the semester. Is that amount approximately what you're spending each week? It should be.

MANAGE BILLS AND CASH FLOW

Once you've developed a budget that is in line with your costs and funds, it's time to consider how you will manage your cash flow and pay your bills.

Checking Account. A checking account allows you to pay bills and track expenses easily. To open one, a minimum deposit of $25-$50 is usually required.

Most checking accounts pay no interest. In fact, some charge a monthly fee, usually less than $10. Others may charge by the check, which is only a good deal if you plan on writing a small number of checks each month. If you maintain a high balance (usually at least $500), a financial institution may waive its fee. There are interest-bearing checking accounts that do not charge a fee, but they usually require a minimum balance, often $1,000 or more.

ATM Card. Most financial institutions provide automatic teller machine (*ATM*) cards with checking and savings accounts. With an ATM card, you can get cash anytime, but be sure you record all withdrawals in your checkbook record or you'll quickly lose track of your spending. Also, check if there are transaction fees—these can add up!

Credit Card. A credit card is a good way to keep track of expenses because the monthly statement lists all your card purchases.

A credit card can also provide a short-term loan, either in the form of a cash loan or of merchandise purchases. Of course, you'll have to pay the money back, and with interest if you don't repay immediately, but you are able to do so in flexible payments.

PREPARE FOR LOAN REPAYMENT

Although a credit card can provide a short-term loan, your long-term tuition loans are likely to be student loans, guaranteed by the federal government. You won't have to repay the loans until months after you graduate, but it is never too early to prepare for this.

First, be aware of how much you are borrowing. With a total indebtedness of $15,000 and an interest rate of 6.94 percent, you could wind up paying $174 a month for 10 years, or a total of $20,880. Remember that you are making a legal commitment to repay someone else's money. If you fail to repay (default), it could seriously impair your future ability to get credit.

If, when you graduate, you find that the monthly payments are too difficult, you'll still have some options:

Deferred Payment Plans. Sometimes student borrowers may be granted a postponement of loan payments. For example, some loans allow deferment for graduates who are unemployed or working in internships or volunteer programs.

Loan Consolidations. If you have several loans, you might consider a loan consolidation plan. This allows you to lump all your loans into one new, larger loan. This can make the process of repayment easier to track and budget, but it will cost you a little more in interest.

Relax, There's No Essay. Before you run away shrieking, "Not another application!" think about the fact that no card is more accepted on the planet than MasterCard®, and you can even use it to get emergency cash at ATMs all over. Also, it's a smart way to build your credit history – something which you'll eventually need to buy stuff like cars and houses. Note: All applications must be typed, double spaced, 500 words or less. (Just kidding.) *MasterCard. It's more than a credit card. It's smart money.*™

MasterCard

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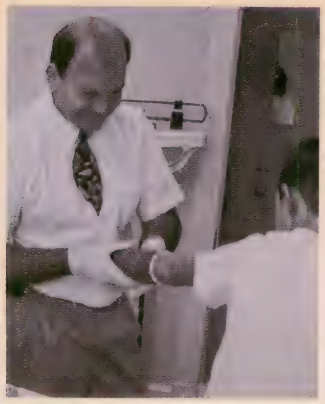
Hot CAREERS IN Health Care



BY NANCY FITZGERALD

THE PULSE OF THE HEALTH CARE INDUSTRY IS STRONGER THAN EVER–OFFERING A DIVERSE RANGE OF CAREER OPPORTUNITIES

As far back as he can remember, Chad Smikahl, 19, has thought about becoming a doctor. But after graduating from high school in Berthoud, Colorado, Smikahl decided not to take the traditional path of getting a four-year undergraduate degree before going on to medical school. Instead he enrolled in a one-year surgical technology program at the Concorde Career Institute in Denver to get some immediate, hands-on experience in the medical field. At the end of his 12-month course, he will qualify to don his green surgical "scrubs" and go into the operating room to assist surgeons as they perform all types of operations—from taking out tonsils to transplanting hearts.

The surgical technologist is the first one in the operating room (OR), where he or she makes sure all the proper supplies are on hand. The technologist sets up the instruments and then helps to drape the patient in sanitary operating sheets. During the operation, he or she hands the instruments over to the doctor as they are requested. And when it's all over, the technologist is the last one to leave—helping the operating room nurse count all the sponges, clean up the patient, and apply the dressings.

"I knew I didn't want to go to college right away," says Smikahl. "I wanted to be able to do something challenging in the medical field and yet make money to pay for my [future] education—medical school is pretty expensive. So after only one year of training, I'll be getting hospital experience instead of working at Burger King. And now I'm sure I want to go on to medical school someday and become a surgeon."

A FLOURISHING FIELD

Smikahl, who can expect to earn about $22,000 a year as a surgical technologist, is just one of the thousands of young people starting out in the health care field. In 1991 alone, nearly 60,000 people received bachelor's degrees in allied health (which includes health care professionals other than physicans and nurses) and health science, according to the U.S. Department of Education. And most of those people will give you two excellent reasons for choosing their paths—the satisfaction of helping other people and the prospect of finding a steady job at a good salary with opportunities for advancement.

According to the U.S. Department of Labor, of the top 30 fastest-growing occupations, 10 are in the field of health care. While the average starting salary for all 1993 graduates was about $23,000, those with degrees in allied health started out at more than $29,000, according to Dawn Oberman, spokesperson for the College Placement Council. And health care workers can expect their salaries to rise with their experience and further education. The median salary for radiologic technologists, says the U.S. Bureau of Labor Statistics, is about $29,000; nurse practitioners earn an average of $33,000. And physicians can expect to earn an average of $155,000 yearly—but keep in mind that their training can cost well over $100,000.

"Health care jobs continued to grow despite the recession, and even if the government comes up with a very effective program for controlling health costs, it's unlikely that we'll have a major slowdown in health care jobs," says Dan Hecker, labor economist with the Bureau of Labor Statistics. "The primary driving force behind health care job growth is new technology. Technology makes it possible to do more procedures, treat more problems, and help people survive through more expensive rehabilitation." He adds that the increasing aging population and more health care facilities (such as HMOs) have also contributed to health care growth.

A VARIETY OF CAREER OPTIONS

Nowadays, choosing a job in health care is a lot more complicated than deciding whether to become a doctor or a nurse. Hundreds of occupations are available within the health care field, from medical librarian to brain surgeon, from nurse-midwife to ultrasound technologist. And the amount of training it takes ranges from three weeks for a nurse's aide to at least 11 years for a doctor.

"The curriculums vary," says Larry Abrams, dean of the College of Allied Health Sciences at Thomas Jefferson University in Philadelphia, "and all of them require some intensive training. But like anything else, that hard work will bring you a big return. The job opportunities in health care are very strong."

But, Abrams cautions, you can't go into health care just for the steady paycheck and the job security. "You have to be someone who cares about people," he says, "and you have to be able to communicate that. Your attitude may not be as important as the medicine or treatment, but it makes a big difference in how patients deal with their recovery."

If you've got the commitment—to helping people and to working hard—here's how to put it to work.

CHOICES IN EDUCATION

Your high school diploma is just a starting point—only with additional education will you be ready for a challenging, lucrative job. But if the idea of spending 11 years getting ready to be a physician seems a little too intense for you, dozens of other health care jobs require a much smaller investment of time and money. Here are some of the paths you can take to a health care career.

• **Private Career Schools.** Private career schools, such as the National Education Center (NEC) in Brookline, Massachusetts, offer intensive training for a specific job, such as medical assistant or surgical technologist. The programs are short, usually from 7 to 12 months, though some may last as long as two years. A medical assistant program at NEC costs $4,000, including a final-month externship in a clinical setting, and you'll be out of school and into the job market, earning good money, very quickly.

• **Area Vocational-Technical Schools.** Like private career schools, area (or regional) vocational schools offer intensive job-preparation courses, but they are usually funded by counties or school districts. The Salina Area Vocational Technical School in Salina, Kansas, for instance, offers a program to become a certified nurse aide, which lasts three weeks and costs $110. The Lebanon County Career and Technology Center in Pennsylvania provides a 12-month program for licensed practical nursing (LPN), as well as a year-long course in medical transcription. All courses, says Don Snively, assistant director for curriculum and adult education, feature hands-on clinical experience. The cost for the LPN program is about $4,000, and some of the credits can be transferred to an associate's degree program for LPNs who want to go on to become registered nurses.

• **Community Colleges.** Community colleges offer two-year programs that lead to associate's degrees—students take not

THE TOP TEN FASTEST GROWING HEALTH CARE OCCUPATIONS

(GROWTH PROJECTED BETWEEN 1990 AND 2005)

Job Title	Increase in Number of Jobs	Percent Growth
Home health aides	479,000	138
Physical therapy assistants/aides	57,000	93
Physical therapists	79,000	88
Medical assistants	128,000	71
Radiologic technologists/technicians	102,000	63
Medical records technicians	47,000	61
Occupational therapists	24,000	60
Respiratory therapists	36,000	48
Dental hygienists	46,000	43
Surgical technologists	19,000	42

Source: Bureau of Labor Statistics

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only courses that will prepare them for their jobs, but also general education requirements in subjects like English composition and history. San Diego City College in California, for example, offers an associate's degree in nursing; Jefferson Community College in Louisville, Kentucky, offers a degree program in occupational therapy. One of the biggest bonuses of community colleges is that their credits can often be applied toward a degree at a four-year university.

• **Four-Year Colleges and Universities.** Here, you can work toward a bachelor's degree in such fields as physical or occupational therapy, nursing, or pharmacy. At the University of Vermont in Burlington, the division of health sciences offers bachelor's degrees in physical therapy and associate's degrees in dental hygiene, nuclear medicine technology, and radiation therapy technology.

Or you can take a pre-med course of study at a number of colleges. These are undergraduate programs concentrating on biology, chemistry, math, and physics, designed specifically to prepare students for medical school or for a master's program in areas such as physical therapy. Even if you don't start your training in a four-year college, it's a good idea to end up in one—more and more health care jobs require a bachelor's degree, if not for an entry-level position, then to move up the career ladder.

In the health care field, things are always changing—new technologies and treatments are constantly being developed, and it's important to keep your knowledge and skills up-to-the-moment. "Even after you've received your certificate or degree," says Terri Herb, assistant director of nursing education at Penn State's Milton S. Hershey Medical Center in Hershey, Pennsylvania, "you'll need to make continuing education a priority." The good news is that once you have a job, many employers will pay at least part of the cost of the courses you take.

HEALTH CARE JOB GUIDES

THESE BOOKS CAN GIVE YOU MORE INSIGHT INTO HEALTH CARE CAREERS.

America's Top Medical Jobs: Good Jobs in Health-Related Occupations edited by Michale Farr and Kathleen Martin (JIST Works, 1992; $7.95).

Careers in Health Care by Barbara M. Swanson (VGM Career Horizons, 1995; $12.95).

Health Care Job Explosion by Dennis V. Damp (D-Amp Publications, 1993; $14.95).

Healthcare Career Directory by Ronald W. Fry (Career Press, 1991; $19.95).

Introduction to the Health Professions by Peggy Stanfield (Jones & Bartlett Publishers, 1990; $37.50).

Opportunities in Health and Medical Careers by I. Donald Snook and Leo D'Orazio (VGM Career Horizons , 1990; $12.95).

PREPARING FOR A HEALTH CAREER NOW

One of the best things you can do right now is to trust your instincts. "Students seem to be making their decisions about health care careers on the basis of their own experience," says Russell Rulon, professor of biology and pre-med adviser at Luther College in Decorah, Iowa. "Maybe an athlete had physical therapy treatment and became fascinated with the possibilities. Or a student enjoys science but isn't interested in research and wants to work with people. But whatever the reasons, you should get into health care only if you're really gung-ho about it."

You don't need to know exactly which job you'd like to do at this very moment—your curiosity and enthusiasm are enough to get you started. But here are some important things you can do to help you make the right career choice later.

• **Take a college-prep course in high school.** Courses such as biology, chemistry, algebra, physics, and calculus, which are often designated as college-prep courses, can help you—even if you're taking a medical program that's two years or less. "You'll be ready to go on to a vocational program or to a university, without losing time or credits," says Wanda Thomas, executive director of the Center for Health Science Education at Broward Community College in Florida. "And you might as well take these courses now while you're in high school, when you don't have to pay for them."

• **Do volunteer work.** Don't go into health care with your eyes closed. Get involved in volunteer programs at a local health care facility. "This is a great opportunity to do career exploration while you're helping your community," says Thomas. "It will give you practical experience and the chance to observe what health professionals actually do. There's no better way for a high school student to become familiar with specific health occupations." Many hospital and nursing homes have formal volunteer programs for high school students; call your local hospital and inquire. Speak to doctors and nurses and let them know you're interested in volunteering, and don't forget to talk to your guidance counselor, who may be able to send you in the right direction. "I had a group of tenth graders come to me and say they were interested in medicine," says Mary Gettle, director of guidance services at Annville-Cleona High School in Annville, Pennsylvania. "So we set up a shadowing program with the education personnel at the local hospital. The students were able to follow a doctor around for a day and even got to watch an operation."

• **Do your homework.** Find out about health care curriculums at vocational schools, community colleges, and universities. Review catalogs, speak to current students and graduates, and ask for recommendations from your guidance counselor and people in the field. Arming yourself with information about educational programs now can save you time and money later. "There's a tremendous number of students earning a second bachelor's degree in a health field because of a lack of guidance early on," says Abrams of Thomas Jefferson University.

FOCUS ON THE REWARDS

The most important question to consider when it comes to a health care career is—Will it give you personal satisfaction, and will you really enjoy the work? If you're thinking about health care, make sure you really enjoy working with people and that you believe helping others is the biggest reward of all. Kim Warters, who is a 33-year-old sonographer at a hospital in Fort Lauderdale, Florida, says, "When I first got into this, I didn't realize the whole scope of what I'd be doing. It's a mental challenge to do the best I can, to give patients the attention they deserve. I'm very happy doing what I'm doing."

TODAY'S CARE GIVERS

A PHYSICAL THERAPIST, A NURSE PRACTITIONER, A PRIMARY-CARE PHYSICIAN, AND A RADIOLOGIC TECHNOLOGIST SHOW THE RANGE OF JOB POSSIBILITIES IN THE HEALTH CARE FIELD • BY NANCY FITZGERALD

TODD PYSER

PHYSICAL THERAPIST

Strangely enough, Todd Pyser's interest in a career as a physical therapist started out with a karate class his freshman year at the State University of New York (SUNY) at Oneonta. "The instructor was great," Pyser recalls. "I would go to him and ask him about an injury, and he was so knowledgeable about the body and the way it works. It really sparked my interest in something to do with health care. I just wasn't sure exactly what."

Although Pyser graduated with a business degree in spring 1988, his career direction changed when a family friend told him of a job working as a physical therapy aide in a private orthopedic clinic. The position required no formal training but offered a close-up look at physical therapy. Pyser knew right away that he liked what he saw. By the end of the summer, he had started taking night courses to complete the science prerequisites for admission to a physical therapy program. He quit his job, and he enrolled full-time at SUNY Stony Brook, where he earned a bachelor's degree in physical therapy in 1992. "The course work and clinical experience were very intense," Pyser says. "There were two six-week clinicals and one eight-week clinical."

The hard work paid off. Pyser landed his first job in no time in the outpatient physical therapy clinic at University Hospital in Stony Brook, New York. His starting salary was in the mid-$30,000 range. "Orthopedics and sports medicine are what originally got me interested in physical therapy," says the 28-year-old, "but that's just the flashy end of it. We see so many different cases, from multiple sclerosis to strokes to spinal cord injuries to lower back pain."

When a patient first comes in, Pyser does an extensive evaluation, checking for range of motion, strength, swollen joints, coordination, and balance. Then, he formulates a treatment plan and evaluates the patient's progress each month.

"A lot of times, people come in with tendonitis from playing softball, for example," says Pyser. "They'll have pain in the shoulder, along with a decreased range of motion and less strength. To increase their range of motion, we can use a hands-on technique to physically stretch the joint by manipulating it manually. We might also apply ice or electrical stimulation to decrease the swelling. Then we come up with an exercise program for the patient to follow. As a physical therapist, you really feel good about yourself when something you do makes a big change in a patient's condition."

Physical therapists keep in close touch with doctors and other members of the health care team. "A lot of times we'll suggest a treatment and the doctor will agree or disagree. You really feel good about yourself when you have a hunch and test something and it makes a big change in a patient's condition."

Pyser's ultimate goal is to open his own practice, using his knowledge of business to complement his health care skills. But hands-on work with patients will always get top billing. "If you like working with people, this is a very rewarding field," Pyser says.

JOB CAPSULE

POSITION: Physical Therapist
TRAINING: At least a bachelor's degree in physical therapy.
OUTLOOK: Job openings are expected to increase from a 1992 level of 90,000 to 170,000 by 2005.
SALARY: Average entry-level salary is $35,000.
FOR MORE INFORMATION: Send a stamped, self-addressed envelope to the American Physical Therapy Association (APTA), P.O. Box 37257, Washington, DC 20013.
FURTHER READING: *Opportunities in Physical Therapy* by Bernice Krumhansl (VGM Career Horizons, 1987).

JANET NICHOLS

NURSE PRACTITIONER

When Janet Nichols first donned the starched white cap of the registered nurse (RN) in 1979, she entered a profession that was bound by tradition. A graduate of Niagara University in Buffalo, New York, with a bachelor's degree in nursing, her role was to carry out the treatment plan the doctor prescribed for his patients. She was trained never to question the word of a doctor and to follow his or her orders down to the smallest detail.

Today, those traditions are a thing of the past. At the clinic where she works, she can go for days without even seeing a doctor. Nowadays, when any medical orders are given, Nichols, a nurse practitioner, is the one who gives them.

She sees patients for everything from sore throats to ear infections, from prenatal exams to well-baby checkups. "I do a lot of health teaching," she explains. "I stress maintenance and prevention. I see everyday illnesses and ordinary chronic problems, but I also see acute things—someone could walk in having a heart attack or a stroke."

Nichols is licensed by the state to do complete physical exams, prescribe medicine, and order tests and other treatments. "I do the whole checkup, just like a doctor does. I really like having the autonomy. But if there's a complicated case, where I'm not sure what to do, I have people to consult—just like a doctor does by calling in a specialist."

Nichols, who is 36, spent 12 years as a registered nurse in many different settings—from a hospital emergency room to a medical-surgical floor to a college health service. But, she says, "It was always obvious that as an RN I was limited in what I was able to do. Even if someone was having a reaction to a prescription, I couldn't act on my own know-how and change it unless it was a life-threatening situation. As an RN, you always have to rely on others."

In 1991, she decided to participate in an intensive 18-month program that trains nurses to be nurse practitioners, at the State University of New York at Buffalo. She took courses in advanced health assessment, pharmacology, and physiology, and gained clinical experience in family medicine, pediatrics, and women's health. Nichols, a Native American and a member of the Onondagua tribe, received her master's degree in nursing in February 1993 and took a position as nurse practitioner at the Allegheny Indian Reservation, 60 miles south of Buffalo.

For Nichols, it's the perspective of the nurse practitioner that makes her job different from a doctor's. "Nurse practitioners are very similar to family practice physicians," Nichols explains, "but we get more involved with our patients. That's the way nurses are geared to work—we do that in any setting. People hesitate to ask doctors questions because they're intimidated or they feel their time is too valuable. But I think we're more approachable. People open up to me and tell me a lot of things. Trust is a big issue with Native Americans, and the fact that I'm Native American really helps. But it still takes time to establish that trust."

For Nichols, the most satisfying part of the job is working with expectant moms, many of whom are teenagers. "My typical prenatal patient," Nichols explains, "is under 19, has very poor nutritional habits, and won't take vitamins, quit smoking, or gain weight. I do a lot of educating. But I can think of one girl in particular who turned herself around in her sixth month, came to all the classes, started eating right. Now the baby is about six months old and the mom doesn't make a move without consulting me. The mother and child are doing so well, and it's wonderful to think I had a part in it."

JOB CAPSULE

POSITION: Nurse Practitioner

TRAINING: Bachelor's and master's degrees in nursing are required.

OUTLOOK: According to the U.S. Department of Health and Human Services, job prospects are excellent for the immediate future.

SALARY: Average annual salary is $48,000; starting salaries average around $40,000.

FOR MORE INFORMATION: Send a stamped, self-addressed envelope to American Nurses Association, Communications Department, 600 Maryland Ave., SW, Suite 100W, Washington, DC 20024-2571.

FURTHER READING: *Opportunities in Nursing* by Keville Fredrickson (VGM Career Horizons, 1989).

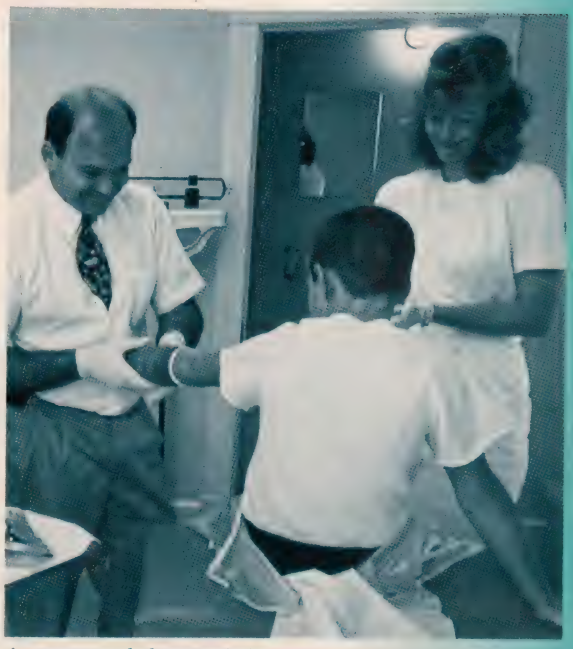
JIM DEVLIN

PRIMARY-CARE PHYSICIAN (RURAL)

If you're feeling under the weather in Brockway, a little town nestled in the Appalachian mountain range in Pennsylvania, you wouldn't think about consulting any doctor but Jim Devlin—a fine physician and, it turns out, the only show in town. In the little community of 2,500 people, Devlin, 36, is the only doctor, and one of less than a dozen in the entire county.

As a primary-care physician, he'll look after you if you've got the flu, monitor you if you've got asthma, reset your leg if you break it. He is trained to give comprehensive and continuing medical care to all ages—and if a problem is beyond his knowledge, he will recommend a medical specialist. If you can't make it to the office, he'll drive to your house. "I'm about as close to the old GPs [general practitioners] as they come," Devlin says. "I'm usually available 24 hours a day, seven days a week."

Devlin's workday starts at six in the morning, when he heads for the hospital in DuBois, some 12 miles away, to make rounds and assist in surgery. Then he heads back to his office in Brockway, where hours last until about 5:30 or 6 in the evening. "At the office I see a little of everything—acute and chronic problems, from newborns to 90-year-olds—and hope my day isn't broken up by an emergency or a delivery. That can really throw off the schedule." A couple of nights a week, after closing the office, he goes back to the hospital, or to the nursing home, to check up on his patients. Sometimes he doesn't call it quits until 10:30 p.m. "I get a lot of satisfaction from it," he says. "The toughest thing, really, is trying to get everything done and still find time for my family. Last night, for instance, I was coaching my son's baseball practice when I was called to deliver a baby."



There are times, too, when practicing in the country can be an adventure. Like the Sunday morning when Devlin got a call from a worried expectant mother. "She was 28 weeks pregnant and was having some abdominal discomfort," Devlin recalls, "so I drove out to take a look. As it turned out, she wasn't in labor—she had appendicitis, so we rushed her to the hospital and took out her appendix. A few weeks later she delivered, and everything was okay."

Choosing a career in medicine was easy for Devlin, whose dad practiced in Brockway for 42 years. "Ever since I was young," he says, "I knew I wanted to come back and be a physician." So after high school, he attended Penn State, where he completed a pre-med program. Then it was off to medical school at Thomas Jefferson University in Philadelphia, followed by a three-year residence program in Williamsport, Pennsylvania, that led to certification in family practice. "In my father's day, you'd do a one-year internship after medical school," Devlin says. "Now family practitioners have a lot more specialized training, so we're able to handle more things." Devlin returned to Brockway and joined his father in 1988, then took on the practice solo when the older Devlin retired three years later.

For Devlin, the long hours are a small price to pay for doing work he loves. "I really like the diversity of working in a small rural community," he says. "I see my patients at sporting events and at the store and at church. They know me as a physician but also as a friend. I don't just practice medicine—I'm part of the community."

JOB CAPSULE

POSITION: Primary-Care Physician

TRAINING: A bachelor's degree followed by four years of medical school and a three-year residency in family practice is required.

OUTLOOK: The need for all doctors is expected to grow by 35 percent by the year 2005. The National Rural Health Association estimates a shortage of between 2,912 and 7,677 rural primary-care physicians.

Salary: Average salary for all doctors is $139,000; for primary-care doctors, the average is $98,000.

FOR MORE INFORMATION: Send a stamped, self-addressed envelope to the American Medical Association, 515 N. State St., Chicago, IL 60610.

FURTHER READING: *Opportunities in Physician Careers* by Jan Sugar-Webb (VGM Career Horizons, 1991).

The Princeton Review Student Access Guide to the Best Medical Schools by Andrea Nagy (Villard Books, 1994).

Careers in Medicine by Terry Sacks (VGM Career Horizons, 1993).

PHOTO: JIM ROESE

MICHELE DICKERSON

RADIOLOGIC TECHNOLOGIST

There's no grass growing under Michele Dickerson's feet. Every chance she gets, she heads for the ski slopes, sets out on her mountain bike, or flies across the lake on a pair of water skis. So it didn't take her long to figure out that a quiet, sit-at-the-desk job wouldn't be her cup of tea. "I wanted to do something that was upbeat, high energy. My goal was to find a job that I would really enjoy going to each day." As a radiologic technologist, Dickerson's job turns out to be a dream come true.

A 23-year-old native of Big Piney, Wyoming, Dickerson graduated from Western Wyoming

Community College in Rock Springs in 1991 with an associate's degree in communications and no definite plans for a career. So she visited the school's vocational center and took some tests that pointed her in the direction of the health care field. "I had a friend in radiology," Dickerson recalls. "She told me that in this job, you're always on the go. You have close contact with people in critical situations. It sounded just right to me."

Dickerson got her start in Western Wyoming's radiologic technology department. Rad techs, as they're known, use X rays, sonography (high frequency sound waves), and magnetic resonance imaging or MRI (giant magnets and radio waves) to take pictures of the insides of patients' bodies, which in turn helps doctors identify the problem and determine the treatment. The training program at Western Wyoming requires 40 hours of clinical experience just to become eligible for enrollment. "I was pretty clueless," Dickerson says. "In that first clinical, I learned how to run X-ray film through a developer and how to transport patients. Mostly, I did a lot of observation." Once accepted into the 24-month program, Dickerson took courses including anatomy and physiology, math, chemistry, and computer technology, plus she got clinical experience. "It was like a full-time job, where you go from eight in the morning till six at night."

Dickerson received her second associate's degree, an AAS in radiology in spring 1993, and passed her national certification exam in October. Anxious to spread her wings, she moved to Denver and found a job at Denver General Hospital. "I wanted to work in a large hospital and see a lot of trauma cases," Dickerson explains, and she has not been disappointed. "I see a lot of emergency situations. Last night, I was called over to the emergency room—a guy had been out mountain biking and he lost control, and his bike flipped over. It seemed like his hand might be broken, so we needed three different pictures of it. So we set up the X-ray tube and centered it onto his hand. We put a lead apron over the patient to protect him from the X-ray radiation, and then we stepped out of the room to take the picture. It turned out that his hand was broken. After the doctor looked at the film, he reset the broken bone and put a cast on it. When he was done, we took pictures again to make sure the hand had been set properly. My role isn't primary patient care, but we're part of the team that helps the patient get better."

Communication is a big part of the job. "Sometimes it can be a challenge," says Dickerson. "A lot of our patients don't speak English very well, and we see a lot of children, too. If you can make the patients comfortable, and communicate the position you want them to take, you can get the X rays taken faster and more easily." And, Dickerson notes that her first degree in communications is a big help, especially with doctors, "who can sometimes be intimidating. Sometimes we see something they don't see, or we can suggest another view. If we communicate well, we can all learn a lot from each other."

After a year on the job, Dickerson knows she made the right career choice. "If you can't give 100 percent all the time," she says, "look into something else. You really have to love it."

JOB CAPSULE

POSITION: Radiologic Technologist
TRAINING: An associate's degree in radiography is required.
OUTLOOK: The number of jobs is expected to grow from 162,000 to 264,000 by the year 2005—a 63 percent increase.
SALARY: Median annual salary is $28,236.
FOR MORE INFORMATION: Send a stamped, self-addressed envelope to American Society of Radiologic Technologists, 15000 Central Ave., SE, Albuquerque, NM 87123.
FURTHER READING: *Opportunities in Medical Technology* by Karen Karni (VGM Career Horizons, 1990).

Teens in Cyberspace

BY MELISSA MAUPIN

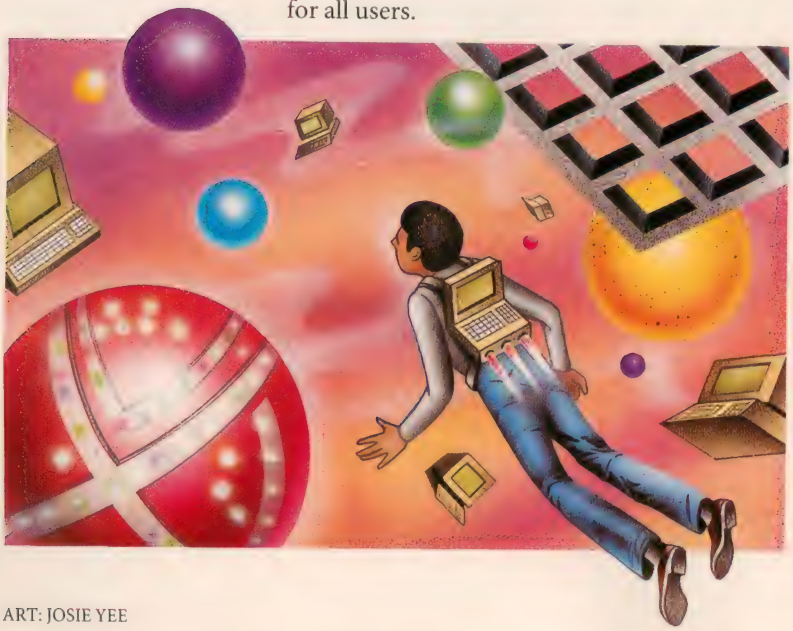
Access study help, career advice, other teens, and more.

Welcome to cyberspace, a vast electronic universe connecting people across the world through computers. It is an expanding universe with more than 50,000 public access online services operating across the country, according to *Boardwatch Magazine*.

If you're not part of this universe yet, but you own a computer or word processor, you can launch yourself into it fairly easily. First, you'll need a *modem*, a device that connects your computer or word processor to a phone line, so you can receive and transmit information. You will also need appropriate communications software to access any online services. (See "Major Online Services," next page.)

Most of the major services, such as CompuServe, Prodigy, and America Online, usually provide their own software free of charge to subscribers. For some services, however, you may have to purchase the software at a computer store—prices range from $40 to $200. Contact any service you plan to use and check if you have the correct software.

Once you have the right equipment, you can access a wide variety of information services. (See "Online Service Terms.") Although most were set up primarily for adults, these services are now providing information, practical advice, friendly conversation, and great diversions for all users.



ART: JOSIE YEE

Make the Grade

The next time you need in-depth information for a term paper or school project, consider using online services. In addition to encyclopedias and other resource books, online services have bulletin boards and forums covering almost any subject, from writing to business to science. Prodigy, for instance, has more than 200 bulletin boards operated by sysops (system operators) who are experts in their field. Callers log on and ask questions, debate issues, or, like many students, search for help with schoolwork.

Prodigy's Science Bulletin Board is a good source for a wide array of scientific information, as is GEnie's Space and Science Information Center roundtable, which is divided into discussion groups for geoscience, weather, and the environment. GEnie also offers Writer's Roundtable, which allows anyone to post original work and have it critiqued by professional writers and agents. Teens can also discuss writing ideas and literature with other subscribers and pick up tips from professionals about the craft of writing.

Forums on CompuServe and America Online are similar to bulletin boards on Prodigy and may also allow you to read and research a subject or download files to your computer. Generally the use of forums is included in the service's monthly fee, but downloading files often carries an extra charge, so check with the service for rates.

Test Prep

CompuServe's Science/Math Education Forum is not only a data library that can be downloaded for study, but also contains practice problems for math and science SAT II Subject Tests (formerly the Achievement Tests).

Students wishing to receive a high school equivalency diploma online can register for a study program from San Diego Community College through its adult education department. Students must be 16 or older. Worksheets are either mailed, faxed, or sent through e-mail, and teachers work online with students on a regular basis. To learn more about this program, call Bill Male, the head teacher, at 619-530-0467.

Major Online Services

America Online (800-227-6364) is a diverse service with extensive reference materials and forums on academic subjects and hobbies. The monthly fee is $9.95 for up to five hours of use, and $3.50 an hour after five hours.

CompuServe (800-848-8199) offers access to more than 1,700 data bases and 200 forums covering a wide variety of topics. For the $8.95 monthly fee, subscribers have unlimited access to 70 basic services. Other services, including the forums, are billed at $4.80 per hour for 1,200 and 2,400 bps modems and $9.60 per hour for 9,600 and 14,400 bps modems.

GEnie (800-638-9636) has several roundtables of interest to teens, including a teen roundtable that is operated by a 17-year-old sysop. GEnie charges $8.95 a month for the first four hours and $3 an hour after that.

Prodigy (800-776-3449) is a family-oriented service that provides 50 bulletin boards covering 800 topics. Prodigy charges a monthly flat fee of $14.95 for unlimited core services and two hours of plus services. For additional time on plus services, the cost is $3.60 per hour.

Online Service Terms

Bulletin Boards—These are areas for posting and reading messages or comments. Usually, they focus on a topic and are run by a sysop, who is an expert on the subject.

Chat lines, CB lines, or *conference groups*—These are areas where subscribers can talk back and forth in real time, like a telephone conversation but by typing on the keyboards.

Forums—These are roundtable discussions covering broad subjects, such as literature or career guidance, and they include a combination of services. They may have one or more bulletin board areas, a chat line, and related articles that subscribers may read online or download.

Planning for the Future

Prodigy provides access to its Careers Bulletin Board, where subscribers may ask questions about an occupation. Leave questions about a particular career, and those employed in that career field will respond to your questions later.

GEnie also has an online career advice column called Dr. Job that covers topics about working and career decisions and is manned by a professional counselor. Users can ask questions confidentially, and Dr. Job will answer as many as possible.

America Online has what it bills as "the first electronic career and employment guidance agency in America." The service carries articles on career development and a data base of career profiles to explore more than 700 occupations.

For an in-depth program on career direction, try the guidance services in the Career Center on America Online. The series, called Career Focus 2000, features four workbooks with exercises to help you determine career direction. Subscribers pay no extra charge for this series, which can be downloaded into their computers.

While in the Career Center, get a head start on your résumé. The center provides templates, or forms, in which you plug your personal information to create professional looking résumés. Also available on America Online is the College Handbook, which is the electronic equivalent to the College Board's listing of 3,000 colleges. The schools can be searched by various criteria, such as major and location, and each listing includes information on the college's enrollment, student life, and course and degree offerings.

Many colleges and universities now have their own online job listings at the campus career center or are connected to services like Jobtrak, which transmits part-time, full-time, and temporary job opportunities to more than 200 colleges across the country. The listings, from such companies as Sears, AT&T, and Ramada Hotels, can be printed out or displayed on terminals in the career center, or, at some colleges, accessed from anywhere on campus through the university's network.

Talk and Advice

Communication is the backbone of all online services, whether it's through e-mail, a forum, a roundtable, or chat line. Most services, like Prodigy's Teen Bulletin Board, have an area for young adults that is restricted to those under 18 and offers a relaxed medium for peer discussions.

Two forums of note on CompuServe are the Student Forum and the Human Sexuality Databank and Forum. The first is used by students and teachers around the world to discuss education and social and political issues. The second allows members to discuss questions about sexuality in an informative manner.

Once you venture into cyberspace, you may find the experience addicting, so be forewarned—talk is fun but not necessarily cheap. Before you commit to any online service, check the terms carefully, then be sure to keep track of your time online, or try to use bulletin boards that are free or charge only a nominal fee.

Melissa Maupin writes frequently on technology for CAREERS & COLLEGES.

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Profiles of Four Occupations

EACH ISSUE, CAREER WATCH PROFILES DIFFERENT OCCUPATIONS THAT MAY spark your interest and put you on a career path that suits your talents and personality. Every profile includes information on a specific job's responsibilities, educational requirements, salary range, and potential demand. This issue's occupations: COMPUTER SYSTEM ADMINISTRATOR • REAL ESTATE BROKER • TEXTILE DESIGNER • ZOOKEEPER

COMPUTER SYSTEM ADMINISTRATOR

Supports computer users; installs and upgrades software; maintains computer networks.

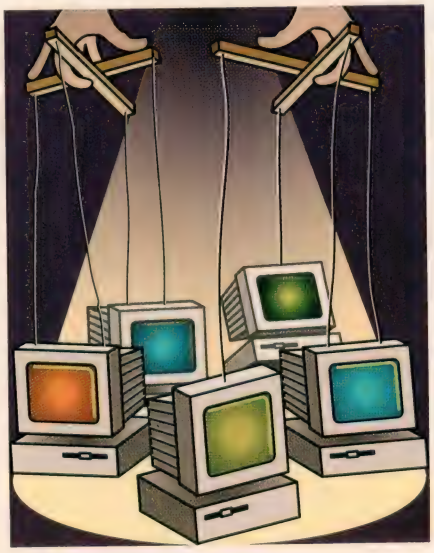
Like most mothers of young children, Yvonne Wilborn is accustomed to being awakened during the night. But in addition to warming bottles and changing diapers, her nighttime duties often involve driving to her office to tend to a "sick" computer.

Wilborn, 33, is a computer system administrator for Silicon Graphics Corporation, a company that produces high-powered computer workstations and graphics software in Mountain View, California. As such, she is responsible for the care and "feeding" of all types of computers—from large server machines (which are basically similar to large mainframe computers) to personal desktop models. She handles *computer peripherals* (modems, monitors, and other extras), as well as software installations and upgrades, making sure the computers are working correctly and helping computer users control their machines.

As more and more computing power is being placed into the hands of computer novices, the role of the system administrator is becoming increasingly important. Today, employers are eager to hire people who understand software applications, peripherals, and networking issues. Yet 16 years ago, Wilborn couldn't foresee the huge computer boom ahead.

After completing high school, Wilborn enrolled in a nine-month computer technology program at Control Data Institute in Minneapolis. At the time—in the late 1970s—home computers were just a dream and programmers still used punch cards, but a visionary high school adviser had encouraged Wilborn to catch the early wave of the computer revolution. Wisely, Wilborn followed that advice.

With her "tech school" degree, Wilborn landed a job testing disk drives for a division of Control Data called Magnetic Peripheral. (Disk drives are mechanisms that allow the computer to read and record information on a disk.) That company eventually moved Wilborn to California, where she advanced to disk-drive research and development. But when the company closed down its West Coast operations and called the employees back to Minnesota, Wilborn decided to quit. Once she had experienced the balmy California Januarys, she couldn't bear the thought of another subzero Minneapolis winter.



A relatively new computer company called Silicon Graphics offered Wilborn a job as a system operator, which involved coordinating disk-drive testing. Two years later she became a technical associate in the firm's manufacturing engineering department, and a year and a half later she became a system administrator.

Wilborn made a smart career move at the right time. Since she began working there, Silicon Graphics has grown to become a powerhouse in the computer world. It is best known for producing the computer tools that give aerospace engineers, auto manufacturers, and clothing companies the ability to design and manipulate products on-screen. Silicon Graphics computers are also in demand in Hollywood, where they gave life to the liquid-metal crea-

ART: NATASHA LESSNIK/OUR DESIGNS, INC.

Whaddya Say To A Guy Who's Had The Same Job For 50 Years, Has Never Called In Sick Or Showed Up Late, Never Taken A Vacation Or A Holiday, Never Asked For A Raise Or Griped About His Bonus And, Believe It Or Not, Has No Plans For Retirement?

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ture in *Terminator II* and the dinosaurs in *Jurassic Park*.

As a system administrator, Wilborn is responsible for keeping 30 networked computer systems up and running in a software testing lab; overseeing the computer room's seven large server machines, which provide software support for the entire company; and providing support for 40 employees' personal desktop computers. For the desktop units, Wilborn helps install new or improved software and peripherals and answers user problems. For instance, a designer who uses *Adobe Illustrator* software might call Wilborn in a panic, saying, "I could print to that printer yesterday, and today it won't work." Wilborn says, "The first thing we hear from the users is, 'I didn't do anything to mess it up!'"

A typical workday for Wilborn starts at 7 a.m., and from about 9 a.m. to her 4 p.m. quitting time, nearly every second is filled answering questions and solving problems. One full week a month, for 24 hours a day, Wilborn has to carry what's called an "ASAP" pager, which stands for Any System Administrator Please.

If her ASAP week happens to fall during an especially busy time for the company, such as when it is getting ready to release a new machine or version of its software, Wilborn's pager may beep as late as 3 a.m. "I get frantic calls from people at the office saying, 'I can't get access to the main source machine. What's wrong?'" Usually, Wilborn can solve the problem from home, by logging on to her own computer and tapping into the Silicon Graphics machines through a modem. But occasionally the crisis must be handled in person, and that means throwing on jeans and a sweatshirt, and driving in the dark to the office.

The job does have its rewards, although they might not be apparent in the wee hours of the morning. "The best part is when we help users who are not very technically inclined," she says. A common situation is when "users call the system administrators because they think they have lost everything and haven't made backups."

However, Wilborn explains that disappearing files often go into a "lost and found" area. "When we retrieve those files, the users are extremely grateful," she says. "It's a great feeling to help my coworkers recover what they thought was totally gone. And even if we can't help them get their files back, we do leave the users a little smarter—they will remember to make backups from then on. So it's a win-win situation."

—Linda Williams

PROJECTIONS

Education: While many companies prefer to hire employees with four-year college degrees (especially as the computer field has become more competitive), an increasing number of firms also recognize the value of high-level technical training gained through community colleges and vocational-technical schools.

Outlook: The U.S. Bureau of Labor Statistics (BLS) does not break out employment projections for system administrators. Nevertheless, an analyst with the BLS noted that as companies are moving their computing power away from mainframes to interconnected desktop units, the outlook for people who understand networking issues is excellent. "It is definitely a growth area," says Pat Wash of the BLS.

Salary: Exact salary figures for the field are not available, but administrators generally start at between $12 and $20 an hour, and after five years experience can earn between $25,000 and $45,000. People at the top of the profession can earn six-figure salaries.

For More Information: Contact the Institute of Electrical and Electronic Engineers (IEEE) United States Activities, 1828 L St., NW, Suite 1202, Washington, DC 20036; 202-785-0017, for pamphlets on careers in electrical and electronics engineering.

REAL ESTATE BROKER

Sells commercial and/or noncommercial buildings, homes, and property.

According to Tim Teas, a 29-year-old real estate broker from Corpus Christi, Texas, the secret to success in real estate is to find a niche. "When I started, I picked up what the big companies didn't want—the $30,000 and $40,000 homes," says Teas. Even though he received small commissions from the sale of these homes, his customers sent referrals, and his business grew. "My philosophy has been to provide a service, not try to make a killing on the sale."

Teas used this philosophy to build Metro Properties, a real estate company he owns with his wife, Sonia. Now in its fourth year of operation, Metro Properties has a strong client base and sponsors nine real estate agents. Agents cannot conduct business on their own without being affiliated with an official state-licensed broker. The broker provides the agents with office space, advertising, staff, and support, and in return the broker receives a commission from the properties that the agents sell.

Like most brokers, Teas spends much of his time generating and closing sales of homes and properties. This involves securing the permission of the owner to list the property, then surveying it and comparing it to similar ones to determine a fair market value or price. The owners sign a contract allowing the listing broker to sell the property and stating the *commission*, or percentage of the sale price that the broker and agent will receive upon completion of the sale.

Once a broker matches a property with a buyer, he or she negotiates a contract. Often the buyer and seller will bargain over the price or special terms in the contract—with the broker acting as mediator. This takes good communication skills and levelheadedness.

Teas recalls one stressful situation involving a home buyer who was nearly impossible to please. "I showed him houses for four months, and he found little flaws in every one." Finally, Teas

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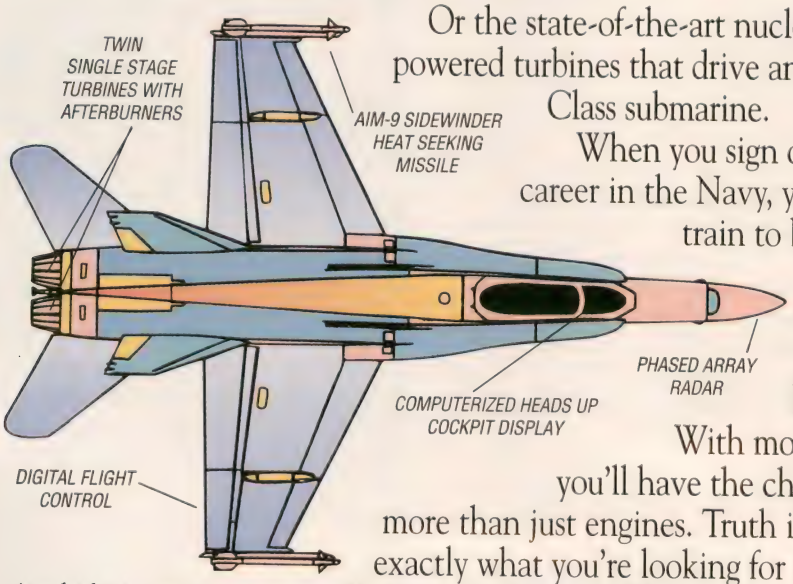
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found the buyer a house he loved, but after it was under contract, the sellers tried to back out of the deal. When the buyer refused to budge, the sellers began showing him "all the little flaws" of their house in an effort to scare him off. However, nothing dissuaded the buyer; so the sellers announced that they suspected their plumbing was leaking under the foundation—a serious and costly problem. Tests were taken that confirmed the problem existed, but the buyer still wanted the house. "It was as if he wanted it more because it was being taken away from him," says Teas. Eventually, Teas managed to negotiate

the repair of the plumbing and finally closed the sale with everyone surprisingly pleased. "The sellers bought a house down the street," says Teas, "and now they're all friends."

In addition to listing and selling properties, Teas also performs the administrative and financial duties required to run any business. He fields questions from agents and reviews all contracts that come out of his office, since as the broker, he is ultimately responsible for all his agents' transactions. Brokers must also spend a good deal of time researching financing options, tax laws, and insurance changes. They should be familiar with local building codes, zoning regulations, and construction materials, and they must also work to improve their sales skills and those of their agents.

Although he is a successful broker, Teas never planned a career in real estate. In high school he wanted to be a photographer, and after graduation, he enlisted in the Navy and worked as an aerial and portrait photographer for four years. After his tour of duty ended in 1988, he began his college education at Del Mar College, a community college in Corpus Christi. The Navy paid for his education, but he needed a part-time job to cover living expenses.

Disappointed at the salaries offered photographers, Teas began selling houses as an agent for a local real estate broker. For three years he earned a nice part-time salary and became adept at training other agents and running the office when the owners were out of town. Teas realized that he could make a good living with his own real estate company. To become a real estate broker in Texas, Teas had to work two years as an active agent and complete 900 classroom hours in courses related to the real estate industry (for example, property management, business administration, finance, and psychology). After finishing the state-required hours in school and on the job, he took the real estate broker's test in 1991 and passed.

With a Texas broker's license and a small amount of savings in hand, he opened his present company, Metro Properties, and ran it with one sponsored agent while finishing his last year of college at Texas A&M University at Corpus Christi. In 1992, he graduated with a bachelor's in business administration (BBA) and began working at his business full-time. Like many successful brokers, he worked long hours, often showing properties until eight or nine at night. "There is a lot of time put in after hours and on weekends because that's when people are off work," Teas explains.

Although the hours may be rough, a real estate career offers flexibility and independence. With the proper credentials, brokers can work in any size city or community in every part of the country—but they must meet state licensing requirements. They may work in a large company or in an office from their homes. Brokers can stick to residential sales, or they may venture into commercial real estate sales, land development, mortgage financing, home building, or appraising.

The early years as a broker are the most difficult because it takes time to generate business and build a client base. "You have to be willing to not earn any money initially," says Teas. Once established though, a broker's earning potential is unlimited. "That's the great thing about it," says Teas. "How much you make is determined by how hard you work."

—Melissa Maupin

PROJECTIONS

Education: Each state determines its own rules and regulations governing real estate licensing. To become a broker, many states now require either college classes or a series of classes through private real estate schools or local boards associated with the National Association of Realtors. All states require prospective brokers to work as a real estate agent for a designated period of time (often two years) and then to pass a broker's exam.

Outlook: According to the book *The 100 Best Jobs for the 1990s & Beyond* (Dearborn Financial Publishing, Inc., 1992; $19.95), 72,000 more real estate agents and brokers will be needed by the year 2000. This is due to anticipated growth and continuing mobility of the population.

Salary: Earnings in real estate are based on commissions, which range from 5 to 10 percent, with the broker generally receiving half of his agents' commissions. Income will vary depending on the economic climate in the broker's area of operation and the talent and drive of the broker. The median personal income for a broker is presently about $50,000 per year.

For More Information: Contact the National Association of Realtors, 430 N. Michigan Ave., Chicago, IL 60614-4087.

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TEXTILE DESIGNER

Creates patterns and designs for fabrics.

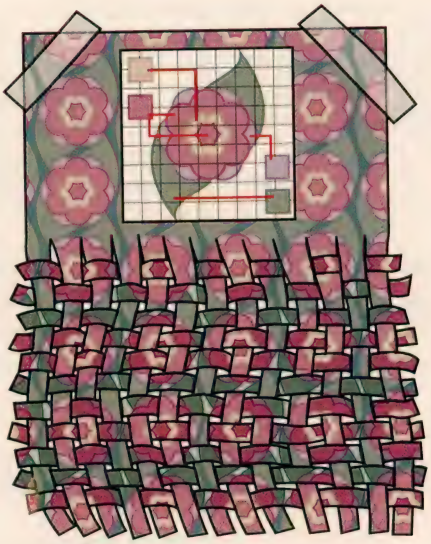
Patricia Cosgrove admits that designing towels for a living sounds like an unusual occupation. "It's different, not something you plan to do when you grow up," says the 29-year-old, who is employed as a textile designer for Fieldcrest Cannon, Inc., a textile manufacturer in New York City. "I guess most people have solid-colored towels," she says, "so they don't realize that towels can have patterns, too."

Every fabric, whether sewn into draperies or clothing, upholstered on furniture, or woven into a beach towel, originates from the creative mind of a textile designer. Like Cosgrove, most designers work at textile manufacturer (or mill) design studios or independent design firms, creating patterns that are transferred onto or woven into cloth. This applied art requires the skills of graphic art coupled with a thorough knowledge of fabric characteristics and construction. Successful designers must also be patient, flexible, detail oriented, and, of course, possess natural artistic ability.

Cosgrove realized her own artistic flair as early as elementary school. "My mind was going all the time, creating things, sewing, and making things out of wood," says Cosgrove. She took art classes while in high school and began building her portfolio. "I didn't disregard academics for art though," she says. "My parents wanted me to go to college, so I took all the right courses, like Latin, and studied Shakespeare and history."

Her hard work paid off during her junior year of high school, when she received a summer scholarship to Parsons School of Design in New York City. While studying art that summer, she decided to attend the school after high school graduation. She received a bachelor of fine arts degree in illustration from Parsons in 1986.

After graduation, she worked designing women's apparel fabric, but she switched to upholstery and drapery fabrics because she found the salaries in



home furnishings were generally better. Cosgrove believes her experience designing woven fabrics for home furnishings helped her land her present job at Fieldcrest.

She says that designing for woven fabrics requires specialized skill, especially for the jacquard (a type of fabric with an intricate weave) towels. She says that for these designs there are limitations as to the patterns that can be transferred to the loom.

"You can't just draw anything you like," says Cosgrove. She works from themes that are developed in meetings with the sales and marketing department. "They discuss trends and what they think will be a hot concept in the coming months," says Cosgrove. "A few years ago it was the Southwest look, for instance, and my boss said to me, 'We need something with an Indian blanket feel.'"

Before Cosgrove starts work on her drawings, she must research the particular time period, ethnic group, region, or seasonal theme to get ideas for designs. Not all the designs will be totally original. Textile designers may copy old fabrics or rework patterns from other countries.

Cosgrove sketches her ideas into rough layouts and presents them to her boss, who selects one or more designs. She then hand paints the selected pattern to towel-size scale, using watercolors on paper.

Choosing the correct color is as much a part of successful design as selecting a pattern because consumers already have expectations of how certain colors should look. For example, shoppers know what Christmas red looks like and would be reluctant to purchase a towel with colors too far from what they envision. In order to mix the color correctly,

PROJECTIONS

Education: At least a two-year degree in art or fashion is required to work as a textile designer. A bachelor's degree in art or design, especially with classes in textiles, will give students a big advantage.

Students should begin to build their art portfolio in high school and continue through college. Recommended classes include illustration, textiles, technical drawing, and business studies. "One thing students in college should look into is computer-aided design (CAD)," advises Cosgrove, suggesting that computers will play a growing role in design over the next five to ten years.

Outlook: The prospects for employment as a textile designer are fair to good. There is considerable competition for entry-level jobs, and if foreign fabric imports increase, the job market may become even tighter.

Although textile mills are scattered across the country, most of their design studios, as well as private design firms, are located in New York and Los Angeles.

Salary: Starting salaries for a textile designer range from $14,000 to $18,000 annually, according to the book *Career Choices for the 90s for Students of Art* (Walker and Company, 1990; $8.95). Designers with several years of experience can expect to earn $25,000 to $40,000 a year.

For more information: Contact the National Association of Schools of Art and Design, 11250 Roger Bacon Drive, Suite 21, Reston, VA 22090. For $11, the association will send students a list of 180 institutions offering programs in art and design.

Cosgrove must meticulously match the paint to yarn dye standards.

When the painted sample is finished, it is sent to the mill where the loom is set to weave it. Because generating a sample is very expensive, Cosgrove must check the sample carefully after it is woven to insure accuracy in the color and design. "At first glance someone else may not even notice a mistake like part of the pattern missing," says Cosgrove. The completed sample is eventually shown to store buyers; then it is either added to the line or dropped, depending on their response.

Recently, Cosgrove worked on the official towels for the 1996 Atlanta Olympics. "The logo was created by the Olympic committee," says Cosgrove. "We had to figure out scale and proportion and produce the layouts. It was fun reading the Olympic manual to see what the restrictions were. It's just something you normally don't get a chance to do."

—Melissa Maupin

ZOOKEEPER

Feeds and cares for zoo animals.

"When I started as a zookeeper, I thought I could get away from people," says Tom Walker, 37. But instead of hiding out in the giraffe paddock, Walker says, zookeepers must be ready to talk to the public, making sure visitors appreciate the work zoos do to preserve endangered species. Walker's interest in preservation and his love for animals were what led him into zookeeping 10 years ago.

"I could foresee the way animals were becoming extinct," he says, "and I wanted to do my part."

Walker says that his desire to be around animals goes back to his childhood. "My great-uncle was a veterinarian, and I was around his clinic when we went to visit."

Walker attended North Carolina State University at Raleigh, planning to become a vet himself, then decided to become a game warden because he thought it would be more fulfilling to "manage animals instead of treat them." After graduating with a degree in wildlife management, he worked part-time in the petting zoo at Norfolk City Zoo (now the Virginia Zoological Park) while hunting for a game-warden job. It wasn't until the zoo transferred him to the elephant area that he decided to make zookeeping his career.

In 1989, Walker took a job working with elephants at Georgia's Zoo Atlanta. "Most keepers who have any contact with elephants want to stay with them," says Walker. "Except for the children's zoo attendants, we're the only keepers to go into the enclosure with our animals." Walker's days run from 9 a.m. to 5 p.m., but some zookeepers have more irregular hours, depending on the zoo's hours. He and the other keepers feed and water the three elephants. Each elephant is fed around 150 pounds of hay and 60 gal-

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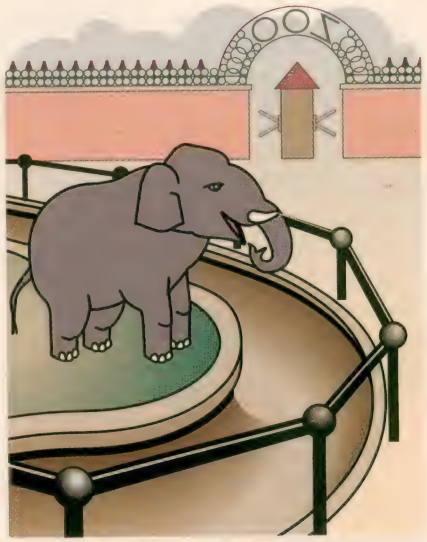
lons of water a day. Walker also helps clean up the elephant manure, scrub floors, and bathe the elephants. During the bath, Walker checks for and often treats health problems, such as parasites, injuries, and rashes. Last year, Walker had to swab one of the elephant's broken tusks with antibiotics each day until a new tusk grew in.

Three times a day, Walker guides the elephants through a public performance that includes standing up, lifting their trunks, and picking up items with their trunks. Walker says that teaching elephants to perform such exercises gives them a mental challenge, and it also reinforces the elephants' view of keepers as leaders of their herd.

"Elephants are not like puppy dogs striving for your affection," Walker says. "They're really very strong, very quick, and they test you constantly." If a keeper doesn't maintain control, an elephant may challenge the keeper's rank in the herd by nudging him or her; a "nudge" with 5,500 pounds backing it is something Walker would rather avoid. Smart keepers treat zoo animals with respect and caution, he says.

Walker currently holds a "Keeper Two" position, overseeing medical treatments and cleanings. A beginning zookeeper starts as a "Keeper One" and assists with daily care. Above Walker are lead keepers, who supervise the lower ranks and work on special projects, such as conferences; and zoo directors, who oversee all zoo operations. Exact titles vary from zoo to zoo.



Walker says most keepers eventually specialize in one area—snakes, monkeys, or birds, for example. Since there won't be many openings at a given zoo in a given area, he adds, be prepared to relocate if you want a promotion. Don't expect to get rich, either—but Walker says the pleasures of zookeeping outweigh any better-paying job he can imagine. "Most people would give anything to be right up next to elephants. Of course, most people don't realize you have to scoop poop, too."

—Fraser Sherman

PROJECTIONS

Education: The American Association of Zookeepers' Susan Chan says a high school diploma or GED is usually essential, and a four-year degree is preferable. Appropriate degrees include biology, wildlife management, or zoology (not a fancy word for zookeeping, but the scientific study of animals). Zoos also want hands-on animal experience (house pets don't count)—volunteer work at a zoo, veterinary clinic, or animal rehabilitation center, for instance.

Outlook: Job turnover is low, and growth in zoo capacity is not expected. Currently, applicants outnumber jobs, Chan says; she recommends would-be keepers earn their qualifications, then persistently hunt jobs, perhaps even working in a zoo commissary or on a grounds maintenance crew to get their foot in the door. Related work may be found as veterinarian assistants, lab researchers, and park rangers.

Salary: Starting pay varies greatly, depending on the location and size of the zoo. Chan says as a rough estimate, entry-level pay can range from $12,000 to $17,000, while an experienced keeper could make $21,000 to $26,000.

For more information: Contact your local zoo or the American Association of Zookeepers, 635 SW Gage Blvd., Topeka, KS 66606-2066; 800-242-4519.

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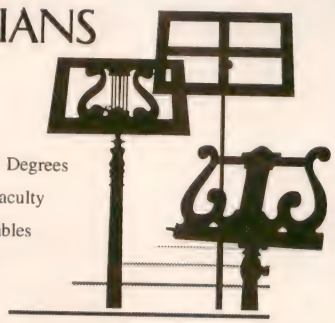

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Remembrance of a Love Affair

BY PAUL GUILDEN

In the winter of 1961, a few days short of my 30th birthday, I sailed for France on the ocean liner *Liberté* en route to a job as an engineer in Switzerland. During the last hours of the last day, as we were packing to get off the boat, I met Biki. She was a reasonably OK-looking woman, with a reasonably OK-looking bod, but talking with her was magical.

I asked her what makes good conversation, and she told me it was a skill she had been taught at home. Just as playing the guitar or speaking a foreign language has its particular rules and techniques, so does talking casually to a stranger. We agreed that so much of what appears mystical or unattainable in life can, in reality, be learned. One need only accept that it is so.

So much of what appears mystical in life can be learned. One need only accept that it is so.

Paris was about a three-hour train ride from the port of Le Havre, on the English Channel, where the ship had docked. In the train I fell into an exhausted sleep. And shortly after I fell asleep Biki shook me awake to tell me that she was going to the next compartment to visit some friends and that I could join them there if I wanted. Now, the average person would have decided not to disturb my sound sleep. Biki, on the other hand, was sure that being invited would be more important to me than not being disturbed.

During the following month I worked on the Lear Jet project in eastern Switzerland, and Biki edited for Little Golden Books in Paris, about a two-hour plane ride away.

Every second Friday I would ride the Swissair Caravelle to Paris.

Friday night was formal dress night at Maxim's, the best restaurant in the city. Biki and I would sit at our regular table and watch the celebrities arrive. Saturdays we went with friends to watch the horses run at the racetrack; we saw masterpieces of art at the museums; we tried out new restaurants from *Art Buchwald's Secret List*; we took rides in the countryside; we walked in the sun of an unusually warm January. One day when I told her how funny she was, she said, "I'm funnier with you than I am with anyone else."

Sunday was the day of good-bye till next time. Every second Sunday I returned to my job in Switzerland.

During the two weeks of waiting we wrote letters. I suppose the intensity of our feelings was made stronger by the briefness of the time we spent together, the waiting, and the effort we made to see each other for a few days every second weekend. But I defy anyone to describe romantic love any better than, "I'm funnier with you than I am with anyone else."

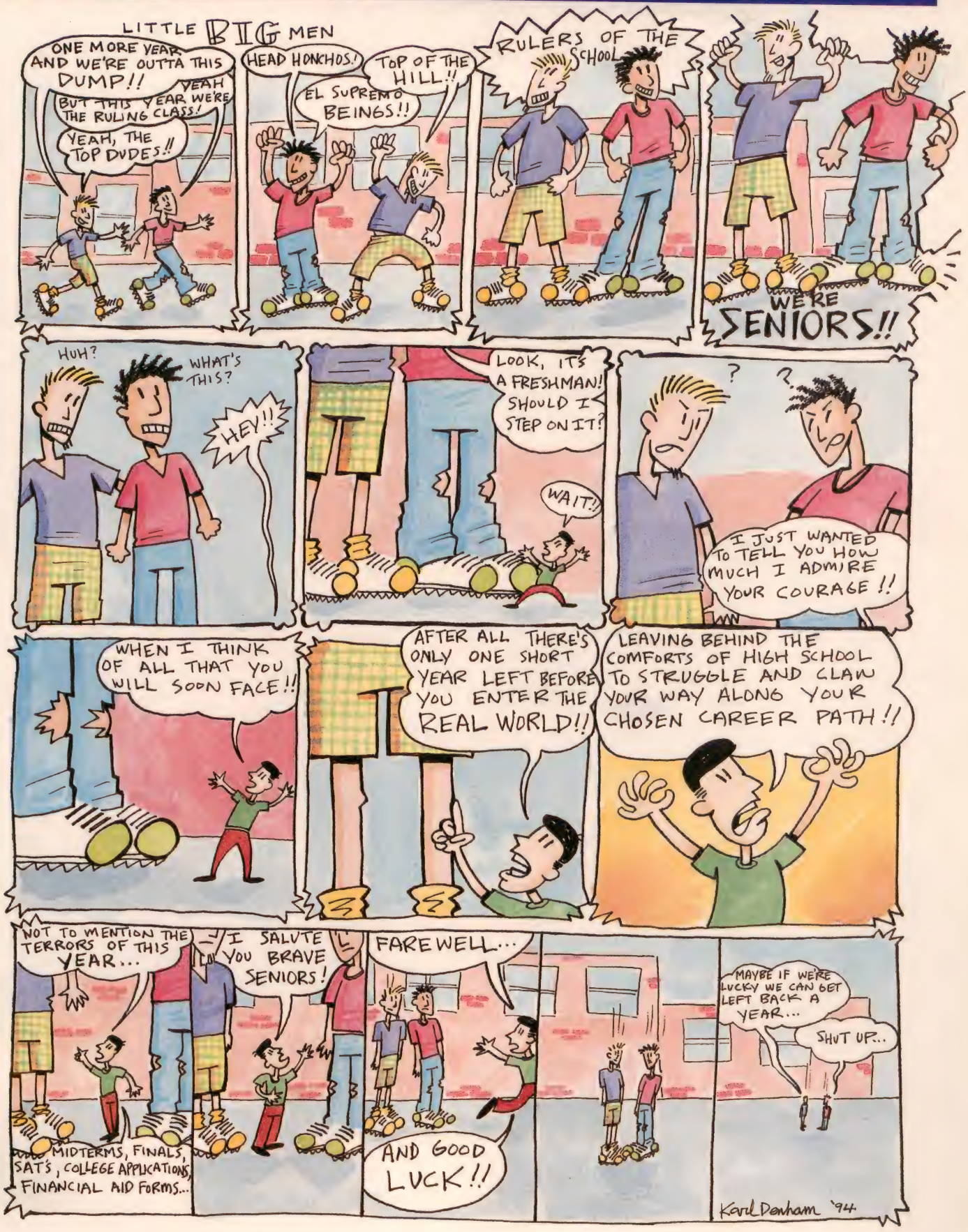
I won't bore you with all the details of why our relationship, which had brought us such happiness, came to an end, and why I returned alone to America. There are always reasons, which one sees clearly later and which at the time grow and grow until one is tied in a knot that one only sees later could have been untied—if one had merely known how. So easy, so easy and yet so far away.

But there is one thing worth telling: Biki had been raised by her family to make an "important" marriage—with a famous or powerful man, someone such as a government leader or tycoon. Her father had been the largest landowner in Poland before World War II had made them refugees. The right marriage was a way of recovering a past glory that they missed very much. She seemed so set on it that after a while I began to believe in its value.

Many years later, wanting to see her again, I contacted her sister and learned she had died at the age of 43. She had had two unhappy marriages and no children.

I grieved for her more than I can describe, and I no longer believe in the worth of a marriage for prestige or money or position—that is, if I ever did.

Paul Guilden is president of CAREERS & COLLEGES.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RULERS OF THE SCHOOL
WE'RE SENIORS!!
HUH?
WHAT'S THIS?
HEY!!
LOOK, IT'S A FRESHMAN! SHOULD I STEP ON IT?
WAIT!!
? ?
I JUST WANTED TO TELL YOU HOW MUCH I ADMIRE YOUR COURAGE!!
WHEN I THINK OF ALL THAT YOU WILL SOON FACE!!
AFTER ALL THERE'S ONLY ONE SHORT YEAR LEFT BEFORE YOU ENTER THE REAL WORLD!!
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Karl Denham '94.

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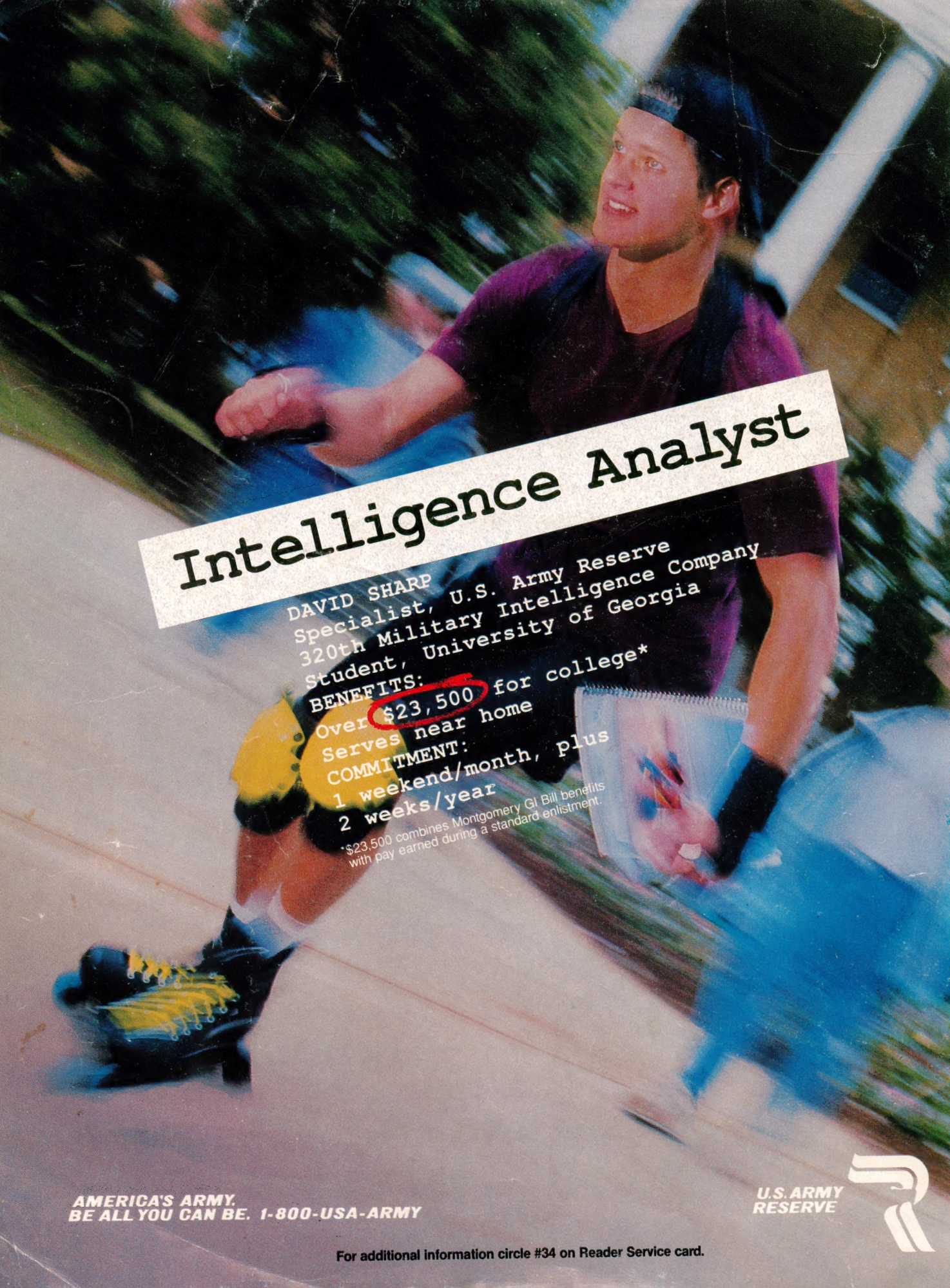

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